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700 S. Royal Poinciana Blvd. • Suite 400  
Miami, Florida 33166



## Coral Gables

Near Alhambra Cir. & Ponce de Leon  
245 Alcazar Avenue  
Coral Gables, FL 33134

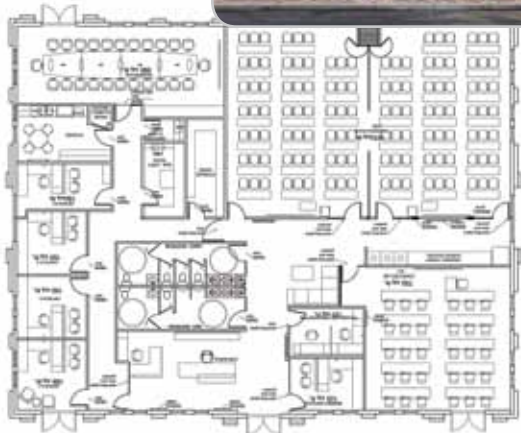


Rendering



## West Broward - Sawgrass

Sawgrass Int'l Corp. Park  
13680 NW 14th St.  
Sunrise, FL 33351



## MIAMI North

Next to Skylake Mall  
1550 NE Miami Gardens Drive, Suite 400  
Miami, Florida 33179



## East Broward - DCOTA

Near I-95 & Griffin Rd.  
1815 Griffin Road, Suite 104  
Dania Beach, FL 33004



## Northwestern Dade

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Hialeah, FL 33012



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## MIAMI Mission

To provide our members the resources and services to deliver the highest level of professional service to their customers and be more profitable and successful in the global marketplace.

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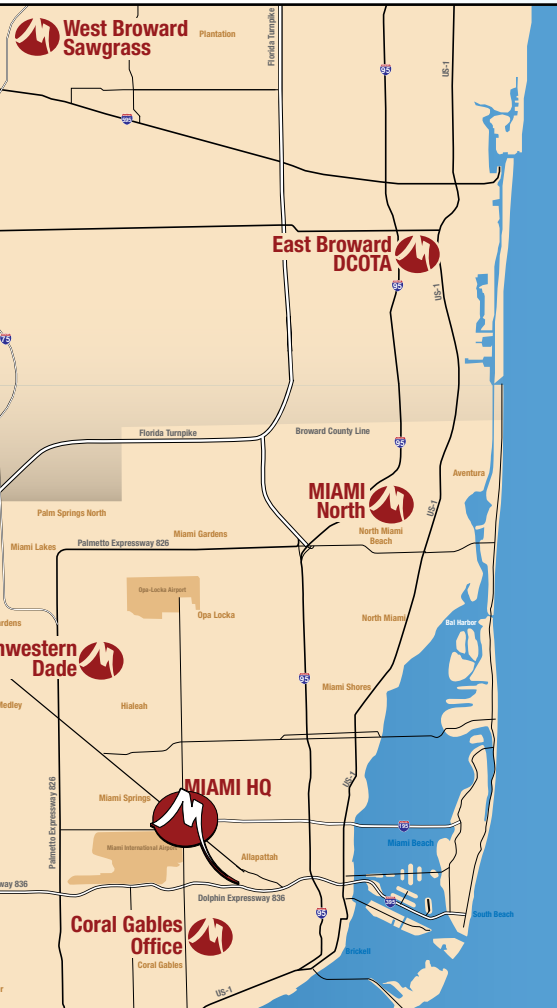
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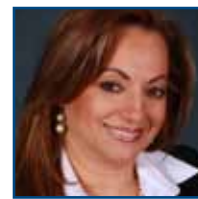
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Miami Association of REALTORS® is the largest local REALTOR® Association in the U.S., representing over 25,000 Residential, Commercial and International Professionals

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The MIAMI Association of REALTORS® represents 25,000 members and is the largest local REALTOR® association in the U.S. The Association and its Board of Directors are dedicated to leadership in the industry, the real estate profession, and the communities they serve. Leaders impact key policy decisions and important issues affecting the real estate industry,

analyze trends and information, and provide the most impressive and comprehensive package of programs, products and services available in the market today.

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- Market Influence
- Broker Partnering and Support
- Commercial
- International

- Government Affairs and RPAC
- Housing Opportunities (including Employer Assisted Housing Programs)
- Professional Development
- Member Profitability
- Young Professionals (YPN)
- Partnerships (including developer partnerships)



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## 2013 Commercial Priorities:

- Education
- Commercial Services
- New Member Recruitment
- Partnerships
- Government Affairs
- Media
- International



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## SUPRA – The New Standard

For many years MIAMI members have been asking the association to figure out a way to make SUPRA part of the services included with their MLS access. It was a challenge that was met by the 2011 MIAMI Leaders – on August 25, 2011 MIAMI announced all members could get SUPRA included with MLS Access, making MIAMI one of very few associations across the nation to offer its members this Premium Service. The Leadership of the Residential as well as the Broward Board of Governors continue to make SUPRA one of its priorities for the year.

SUPRA has now become The New Standard for MLS listings and showings – sellers and buyers benefit from the use of SUPRA electronic lockboxes and the marketplace benefits with safety, security and greater access to the inventory of properties, including distressed listings. For more information on SUPRA – The New Standard, go to GetSupraNow.com



### 2013 Residential Priorities:

- SUPRA & MLS
- Recruitment & Retention
- Marketing Tools
- Housing Opportunities
- Standards & Professionalism
- Member Engagement

- Media Coverage
- International
- Professional Development
- REALTOR® Advocacy & RPAC

## The Residential Board of Governors & Broward Board of Governors

The Residential Board of Governors and the Broward Board of Governors are the association's think tank, brain trust and expert resource for their respective marketplaces.

They are MIAMI's eyes and ears in the residential real estate market. The Governors identify and monitor threats, opportunities and solutions based on the issues and challenges facing MIAMI members on a day-to-day basis. The Governors make decisions relative to how the association can be an integral part of our member's business and professional solution.



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The Governors identify, customize and implement the very best leading edge products, services and programs to benefit MIAMI members and increase their business and profitability. MIAMI delivered more than 1,600 programs, classes and seminars in 2012 – the topics, content and focus of these programs are a direct result of the input from the Boards of Governors and our members. The Residential and Broward Boards of Governors are MIAMI's primary knowledge center for the South Florida residential real estate industry and profession.

## 2013 Broward Priorities:

- MLS & SUPRA
- Recruitment & Retention
- Marketing Tools
- Housing Opportunities
- Standards & Professionalism
- Member Engagement
- Branding & Promotion

- Broker Outreach
- Media Coverage
- REALTOR® Advocacy & RPAC

## Important Numbers & Websites

MIAMI • All MIAMI Resources .....	www.miamire.com
Consumer MLS Searches .....	www.MiamiMLSOnline.com
MIAMI Main Number .....	(305) 468-7000
Member Service Hotline .....	(305) 468-7005
Fax Lines .....	(305) 468-7030 or 7070
Email Information Request .....	info@miamire.com
Education/Event Hotline .....	(305) 468-7066
Registration .....	MiamiRegistration.com
MLS Hotline .....	(305) 468-7067
Change/Access Your Account Info .....	http://ims.miamire.com
Broker/Manager/Agent Resource .....	miamire.com/BrokerToolbox
Florida REALTORS® .....	www.floridarealtors.org (407) 438-1400
Florida REALTORS® Legal Hotline .....	(407) 438-1409
Florida REALTORS® Tech Helpline .....	(407) 587-1450
NAR Info Central .....	www.realtor.org • (800) 874-6500
REALTOR.com ... customer care@realtor.com •	(800) 878-4166

DBPR .....	www.myfloridalicense.com (850) 487-1395 • F: (850) 487-9529
Report Unlicensed Activity .....	myfloridalicense.com (866) 532-1440 or (888) 784-5404
Form Simplicity .....	www.formsimplicity.com • (407) 587-1450
MLS Tech Support .....	(888) 825-5472 ext. 4 Broward County (954) 492-1200 (M-F 8:30am-8:30pm/S-S 8:30am-3pm) http://sef.mlxhelp.com - www.mlxpro.com/sef
Kurio .....	1.888.935.8746 • support@kurio.com
iMap/IRIS Support .....	support@imapp.com • (888) 462-7701
Realist .....	(877) 664-2236 • realist@miamire.com
Supra Lock Box/Key .....	www.supraekey.com • (877) 699-6787
ProxioPro .....	www.proxio.com/miami • info@proxio.com
FREE Showcase Website .....	markw@dpi-miami.com
Showing Assist .....	www.MIAMISHOWINGASSIST.COM (800) 379-0057
MongoFax .....	Miami Gateway click MongoFax
Premium Open House .....	www.MiamiBrokerOpenHouse.com
Greatschools.net .....	www.miamire.com/greatschools
Purchase Domain Names .....	BuyDomainNamesAndMore.com



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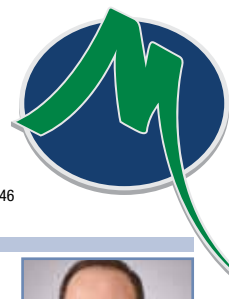
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## MEMBER SERVICES TRAINERS

## ACCOUNTING



# MIAMI Awards – 2012

Congratulations to our 2012 Industry Leaders & Award Winners  
Presented at the January 30, 2013 Inaugural Celebration

MIAMI Association of REALTORS®



**John Dohm**  
REALTOR® of the Year



**Terri Bersach**  
Distinguished Service Award



**Nancy Hogan**  
Industry Advocate of the Year



**Moe Veissi**  
MIAMI Proud Award



**Maureen Levine**  
Lifetime Achievement Award



**Danielle Blake**  
Government Affairs & Housing Distinguished Service Award



**John Sebree**  
Legislative Action Award



**Jack Levine**  
Leadership Award



**Frank Kowalski**  
Insurance Advocate of the Year



**Martha Pomares, Natascha Tello, Terri Bersach, Jack H. Levine**  
Leadership Team Award



**Rosa Aguiar**  
Humanitarian of the Year Award



**Neal Litman**  
Attorney of the Year



**Michelle Rojas**  
YPN of the Year



**Carlos Montero & Montero Design**  
Award for Innovative Design Solutions



**Maria Brackett & City of Hialeah**  
Community Partnership Award



**Oliver Gilbert & City of Miami Gardens**  
Community Leadership Award



**Miami Beach Chamber of Commerce**  
Chamber Partner of the Year



**Michael Cannon**  
Industry Analyst – Career Achievement Award



**SUPRA e-Key**  
Product of the Year

## Residential



**Donna Lancaster**  
Residential REALTOR® of the Year



**JoAnne Forster**  
Leader in the Profession



**Russel Jacobs**  
Residential Educator of the Year



**Carlos Iraola & Stewart Title**  
Residential Affiliate Partner  
**RCA Commercial**



**Universal Land Title**  
Residential Corporate & Professional Affiliate of Year



**Patricia Anglero**  
Broward Broker Partner of the Year



**Ginenne Boehm**  
Broward Council Advocate of the Year

## Broward Council



**City of Sunrise**  
Broward Council Business Partner of the Year



**Enterprise Title**  
Broward Council Corporate & Professional Affiliate of the Year



**Carol Muir**  
Broward Housing Opportunities Award



**Barbara Tria**  
RCA Commercial REALTOR® of the Year



**Pedro Garcia**  
RCA Commercial Industry Leader of the Year



**Paul Cauchi**  
Commercial Executive of the Year



**Allied Inspection**  
RCA Corporate & Affiliate of the Year



**NAIOP**  
RCA Commercial Partner of the Year

# 2013 Inaugural & Awards Celebration

January 30, 2013

An Afternoon of Celebration 1:00pm - 5:00pm

The Ballroom at Jungle Island

1111 Parrot Jungle Trail – Miami, FL 33132

1:00pm Reception

2:00pm Chef's Stations Throughout the Ballroom

Featuring the Best of South Florida

With Carving Stations, Pasta Stations, Stir Fry, Dessert Stations and More!

3:00pm Installation & Awards

3:00 – 5:00pm Music, Dancing and Celebrating!

**Cost: Only \$25 per person or Reserve a Table of 10 for your Company for \$250/table**  
(includes 1 drink ticket, food, entertainment and parking – thanks to our Sponsors!)

For Sponsorship Opportunities, contact Ro Ozdemirci at ro@miamire.com or (954) 505-5189

To Reserve Tables, contact Claudia Callegari at Claudia@miamire.com or (954) 843-9778

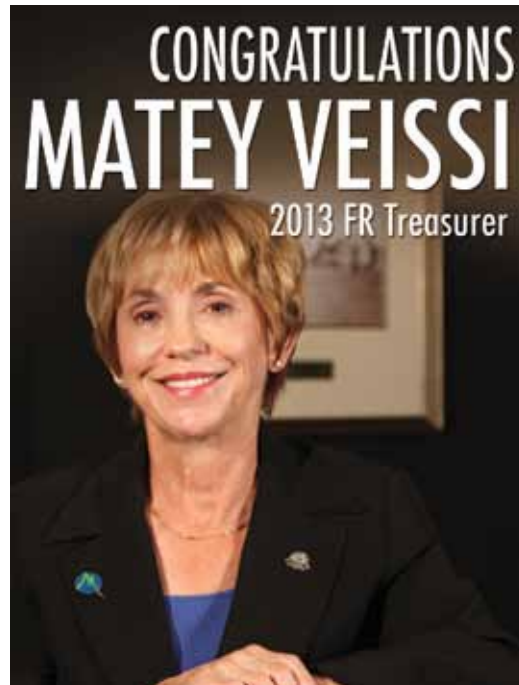






## We Salute 2012 NAR President Moe Veissi

We congratulate our very own Moe Veissi for his remarkable year as President of the National Association of REALTORS®, the largest trade group in the U.S. As president, Veissi advanced the interest of the REALTOR® Party, consumers, and members. His accomplishments include securing the extension of the National Flood Insurance Program through 2017, bringing the "Home Ownership Matters" message to Washington during the 13,800-strong REALTOR® Rally, kicking off a historic email initiative to build a relationship with the country's 80 million property owners, and working to ensure that lender and GSE reforms don't hamper opportunities for responsible, qualified borrowers. We thank Moe for his extraordinary leadership, commitment and vision!



## Maureen Levine Retires 38 Years Serving REALTORS®

**Maureen Levine** is retiring this year after 38 years in the REALTOR® association profession. Her career as a REALTOR® association executive began when 2012 NAR President Moe Veissi, at the time a client at the bank where she worked, approached her about working for him. "He told me I had the perfect personality for real estate and suggested I get my license and go work for him," says Levine.

While in the process of getting her license, she was hired by the Coral Gables Board of REALTORS® as the assistant to the association executive. "It was the best decision I ever made," she says.

After eight years at the Coral Gables board, Levine was hired in 1984 as the Chief Executive Officer of the Miami Beach association, where she thrived for 13 wonderful years, gaining numerous recognitions and

achievements. She had the opportunity to lead the association during the Renaissance of Miami Beach. As a result, the association and its members participated in many community projects and initiatives that helped transform that city.

After NAR enacted "Board of Choice," Levine encouraged her board of directors to consider merging with a larger board to better serve their membership. In 1997, the Miami Beach Association merged with the former REALTOR® Association of Miami to become the REALTOR® Association of Greater Miami and the Beaches, later to become MIAMI.

As Senior Vice President of Member Relations at MIAMI, Maureen brought value to members through various initiatives, including:

■ **Area Councils** – engaging thousands of members throughout the market by bringing programs and education to their areas. These sold-

out events featured top producer panels, training on the latest technology, and international trends.



■ **Certified Luxury Home Marketing** – launching the certification course in Miami and hosting the most successful classes in the country for the institute.

■ **Miami Beach Chamber of Commerce** – partnering to host an annual sold-out, joint luncheon providing an update on the Miami Beach market.

Levine made the decision to retire to spend more time with her husband Donnie Testa, her family, and her beloved Bichon Frisé Gigi.

The members, leaders, and staff of the MIAMI Association of REALTORS® will miss Maureen and her valuable contributions immensely but wish her a long, healthy and happy retirement.

**Thank you for 38 AMAZING years!**



## MIAMI Professional's Got Talent

Congratulations to MIAMI Business Development Specialist Cassandra Bersach for showcasing her amazing vocal talent at various prominent events in 2012! She kicked off the year in February performing at the MIAMI REALTORS® Installation and Awards celebration, at which NAR President Moe Veissi invited her to sing during NAR's

Midyear Meetings in Washington, DC, both at the 59 ½ Minutes program and at the extraordinary Rally to Protect the American Dream. With a crowd of almost 14,000 REALTORS®, Cassandra kicked off the rally, singing with great pride for her biggest audience to date. Just a couple of months later, she took the field at a Marlins vs. Cardinals game. Immediately following her performance of the National Anthem, she was given the surprise of her life as her now fiancé popped the question. Her most recent performance was at the REALTORS® Got Talent Competition during the National Convention in Orlando. Cassandra was one of only six finalists in the entire country chosen to compete. Her rendition of Adele's "Rolling in the Deep" scored her second place and an invitation to sing at this year's Florida REALTORS® Installation.



## MIAMI Receives International Business Leadership Award

MIAMI's International Council received the 2012 International Business Leadership Award for Innovation & Innovative Practices in the large business category from the Greater Miami Chamber of Commerce. These awards recognize international activities that significantly impact the economy of South Florida. The Innovation & Innovative Practices category specifically rewards substantial and impactful changes in thinking, products or processes that directly impact international operations.



2012 NAR Conference Flag Ceremony

## MIAMI Goes "Double Platinum"

The MIAMI International Council has again been recognized by the National Association of REALTORS® as a Platinum Council, the Global Achievement Program's highest distinction and one of only four in the nation. Since the program's inception in 2011, MIAMI has achieved platinum status twice in 2011 and 2012. With more than 100 international councils at state and local associations across the country, competition for this honor is significant. MIAMI Leaders received the award in November 2012 at NAR's International Night Celebration.



### MIAMI CHAPTER

# YPN

Young  
Professionals  
Network

## Young Professionals Network: Bringing Energy & Innovation to the Real Estate Industry

The MIAMI Association of REALTORS® launched its Young Professionals network in mid-2012 to engage younger REALTORS® in our dynamic real estate industry through education, networking, and community involvement.

Since its inception, YPN MIAMI has been fortunate to host renowned guest speakers such as Moe Veissi, 2012 National Association of REALTORS® (NAR) President and Nobu Hata, NAR YPN Past chair and current NAR Director of Digital Engagement. More than 300 attendees represent the success of YPN South Florida's events in 2012.

MIAMI takes pride in its partnerships with REALTOR® Associations worldwide. These partnerships, as well as MIAMI's various international seminars and events, have been an incredible resource for our young professionals to meet and network with

REALTORS® from across the globe. During MIAMI's International Congress, MIAMI's YPN leaders had an incredible opportunity to meet with international young professionals and leaders at our very first YPN World Leaders event, which included delegations from Brazil, Russia and Spain.

2013 promises to be an exciting year for this enthusiastic, young group of Real Estate professionals. YPN MIAMI looks forward to expanding throughout Dade and Broward counties through partnerships with other organizations such as NAHREP South Florida, FIU's Jerome Bain School of Real Estate, The Dade County Bar Association's Young Lawyers, and local chambers of commerce. Through education, technology, international presence, and networking opportunities, YPN MIAMI provides its members opportunities for success and growth in our Real Estate market.

### Want to get Involved?

Because YPN is such a significant component of our Local, State and National Associations, the opportunities to get involved are endless. For more information on membership and leadership opportunities with YPN MIAMI, please contact Cassandra Bersach at [cassandra@miamire.com](mailto:cassandra@miamire.com). We look forward to your participation in the success of this group in the years to come!

### YPN MIAMI Goes Social!

Like all good Gen-Yers, YPN MIAMI is active on Social Media. For up-to-date information on education and events, join our Facebook group, YPN South Florida, or follow us on Twitter at @YPNSouthFlorida



# Your Competitive Advantage



## #1 dotloop

The first online software that allows real estate agents, buyers and sellers to complete the transaction process **from offer to close**, all in one place. Today's Buyers and Sellers expect more. You can deliver it with dotloop – where everyone involved in the deal has anytime online access to a single, up-to-date document. No more faxing, scanning or hand delivering documents. One place for changes and signatures. **40% faster negotiation process:** no need to start over with each counteroffer - Saves up to 10 hours per transaction • 10% **more closed deals** • Online convenience • integrated with your MLS • Secure and traceable • Time won't kill your deal. Create a loop and access all of your Florida REALTORS® forms, fill out, negotiate and electronically sign – all in one system: dotloop. As a MIAMI Member, dotloop is provided at no additional cost.

## #2 eBrokerHouse

Receive all offers directly into your account fully integrated with MLS - Traditional, REO, short sales, rentals, etc. This **streamlines the entire offer process** and adds transparency for all involved. Buyers agents can always look online to **see the status of their offers** and amend their offers. Your online offers can be managed, searched, sorted, and saved in one central location. Attach instructions and documents that need to be filled by the buyer, require certain fields get filled out by the selling agent, post a highest and best date, restrict loan/financing types, and much more. This **eliminates incomplete offers** and ensures that all offers come through with all the required info that you need to present to your seller.

As a MIAMI Member, eBrokerHouse is provided at no additional cost.



## #3 ProxioPro & Website Solution

Your Global Real Estate Networking Platform that brings together real estate professionals in 132 countries to more **efficiently share and market listings**. Available in 20 languages, ProxioPro enables professionals everywhere to find and make connections with other professionals with similar specialties, languages, designations, geographic focus, and more, regardless of language or geography. MIAMI members listings are automatically uploaded from MLS into ProxioPro and members can include listings from France, Costa Rica and Brazil on their ProxioPro websites. Include the 20 language search solution on own personal websites by adding the Website Solution (Widget) at no additional cost – **market your listings globally**. Around the corner or around the world, **customers can search for properties in the language of their choice!**

As a MIAMI Member, ProxioPro and the Website Solution are provided at no additional cost\*



## #4 iMAPP/Discover

Access MLS and Tax - Works in EVERY browser, on EVERY operating system, on EVERY device that supports Flash, including Windows/ Macintosh/Linux desktops or laptops, as well as smartphones or tablets running Android, WebOS, or PlayBook OS. The mobile version is accessible on ANY smartphone or tablet — iOS (iPhone/iPad), Android, Windows Phone, Blackberry, WebOS, Symbian, and more — with robust features like count-on-the-fly, "smart" text-entry fields, and integration with your native/local mapping app. Seamless Multi-Tasking —Jump from module to module, then back again, without "starting over". Run multiple searches simultaneously. **Get more done!** - Runs Anywhere – Any browser, any operating system. - CRM – Unlimited Clients.

Unlimited saved searches with daily, weekly, or monthly e-mail alerts branded with your information

**Auto-Prospecting**. - Live Chat – **your customers can communicate with you in real-time!**

As a MIAMI Member, iMAPP/Discover is provided at no additional cost\*



## #5 REALIST: Next Generation

Realist now makes searching for property and ownership information more streamlined and intuitive. With an emphasis on property-centric data, advanced mapping capabilities, market trends, custom configuration, and professional reports - it provides all of the information you need to stay ahead of the competition. The New Market Trends feature offers powerful map based features designed to provide you with a highly intuitive and detailed means for viewing, analyzing and presenting local property and neighborhood information. **Help your clients make informed buying and selling decisions** by providing: Median home value of a neighborhood • Median sale price • Sales activity • Median square foot cost • Number of homes in foreclosure • Percent of homes in foreclosure and much more!

As a MIAMI Member, REALIST: Next Generation is provided at no additional cost.



\* Does not contain all of the Broward County data



# Ten products & services to help you win more listings, reach more buyers & close more sales

## NetAspects

CRM - IDX Websites - Email Marketing - One integrated platform to manage your customer relationships (CRM). You have the ability to keep them informed with the market by Automated Email Marketing Campaigns and New Listings by Email. Provide your customers with one of the most robust Property Search Websites in the Industry to help them find their Dream Home. The Business Builder combines business processes, people, and technology to achieve this single goal: **getting and keeping satisfied customers**. NetAspects is the most intuitive real estate CRM available anywhere, and it'll **help you forge strong client relationships** that can last a lifetime.\*

As a MIAMI Member, NetAspects is provided at no additional cost.



## MyCondoPlans

Condos represent nearly 60% of all residential sales in South Florida. If you list or sell condos in South Florida, you need MyCondoPlans. Real time market-to-market pricing integrated with the MLS, actual unit floor plans, and the most extensive AVS (Automated Valuation System) for the Miami-Dade and Broward County condominium market. MyCondoPlans helps you **find what your buyers are looking for** - access to not only the unit floor plans but the actual location in the building and the views and **helps you and your seller strategically price their condo** in today's market by providing the most up-to-date comparable sales, not only in the building, but also, the market trends. Only association in Miami-Dade & Broward Counties with Miami-Dade condo database.

As a MIAMI Member, you can download up to 30 floor plans per month, at no additional cost.\*



## Previsite Agent

The Previsite Agent Solution includes user friendly tools to **help agents produce** high quality virtual tours from still photos - **automatically from the MLS** - as part of a deep **online marketing system**. Syndication of the virtual tour to Facebook, YouTube, Twitter is done automatically. Previsite's innovative multimedia solution will help you **generate more exposure for your business** and instill brand standardization across social media sites. Your entire active and revised Listings on a customized Facebook Page & customized YouTube Channel. - Tweeted daily to your customized Twitter Account. As a MIAMI Member, Previsite Agent is provided at no additional cost.



## ListingBook

ListingBook allows your customers to search just like an agent and provides access to MLS data, public records, recent and past sales, community and school information, taxes, loan calculator, shopping and recreation, and much more. An invitation from you allows your customers to register for ListingBook and allows you to **view your customer's searches** - including favorites, discarded properties and those they want to see. Automatically provide each seller a monthly report on the number of views and favorites by buyers and agents, appointment activity, and new competitive listings. ListingBook helps you **retain listings and adjust pricing** when needed by **keeping customers informed** on the total number of views their listing receives, last activity dates, and Property Promotion results. As a MIAMI Member, ListingBook is provided at no additional cost.\*



## Supra eKey & Supra Bluetooth Lockboxes

In today's market, agents and brokers are constantly looking for ways **to list more, show more, and earn more**. Supra Bluetooth electronic lockboxes are not only more secure, increasing your value to your client, but they will save you time and money as well. Supra Bluetooth lockboxes and access to them makes sense in today's market: Differentiate yourself from other Agents. Supra provides an essential part of the marketing strategy to **generate showings into offers**. Supra allows you to **show more properties** when your customers are available. Supra provides secure controlled access management of property keys. Agents no longer have to worry about who has access to listing keys - showing agents now have electronic access when buyers are available. Supra helps to **grow your business** by being more efficient and productive. The Supra system can automatically send an email asking for feedback - both listing and selling agents have a very **powerful system working for them**. Supra also provides detailed access reporting. You can now give a client data showing how often their house is being shown prompting conversations about the **marketing strategy** and the need for list price realignment if market data shows justification.

As a MIAMI Member, Supra eKey service is included with MIAMI MLS Access - Supra Bluetooth Lockboxes offered at significant discount.



For a complete list of the More Than 90 Ways to Compete in Today's Market and The Exclusive Tools For MIAMI & MIAMI Subscribers Only Go to : [Miamire.com](http://Miamire.com)

# MIAMI... ROBUST MARKET STR

In 2011, the Miami real estate market exceeded even the most optimistic expectations, outperforming the nation and recovering faster and stronger than any other market in the U.S. Heightened demand from both domestic and international buyers and investors fueled record sales that resulted in rapid absorption of excess housing inventory and rising home prices, including projections for double-digit price appreciation in 2012.

This year, the South Florida market again strengthened beyond the most positive of forecasts, as it experienced double-digit appreciation eight months earlier than the optimistic prediction by NAR Chief Economist Lawrence Yun. Despite very limited supply following an all-times sales record set the previous year, the market has seen price increases consistently since December 2011, a full year of double-digit price appreciation.

Current market fundamentals create opportunities for both buyers and sellers. While many homeowners have recovered equity lost during the market downturn and can now make a profit if they sell, median sales prices in Miami remain at record levels, close to what they were in 2002.

## Foreign Buyers Continue to Fuel Strengthening

The local market has experienced robust sales activity since August 2008, while market performance throughout the U.S. has lagged behind. Consistently a top market for foreign buyers, Miami continues to benefit from international buying activity. But foreign interest is not the only factor generating demand for local properties. Miami remains a top market for vacation and second home buyers, for baby boomers, and for net migration from other states.

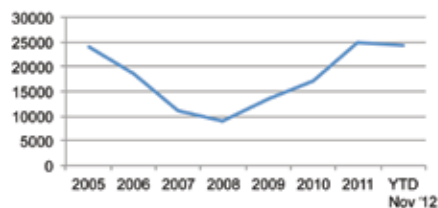
MIAMI highlights and promotes the local market's strategic location between Latin America and Europe, amazing weather, cultural diversity and enviable and exciting lifestyle. Record affordability, strong rental returns, and strong foreign currencies further enhance investment opportunities.

Now more than ever Miami offers an unparalleled lifestyle, including world-class shopping venues, prime restaurants offering worldwide cuisine, sporting activities and events, all types of entertainment and endless recreational options amidst a refreshing global culture. These factors will continue to attract commerce and domestic and foreign buyers to Miami unlike any other market long into the future.

## Miami To Surpass Sales Record Set in 2011

Miami is expected to set another sales record in 2012, exceeding the number of transactions that closed in 2011 and in 2005 at the height of the real estate boom. This is particularly remarkable considering the shortage of housing inventory available practically since the beginning of the year. Through October 2012, sales in Miami-Dade County increased two percent year-over-year, including both single-family homes and condominiums. Once sales for the entire year are calculated, figures are expected to increase by a wider margin given the recent surge in sales.

Miami-Dade Sales 2005-Nov '12



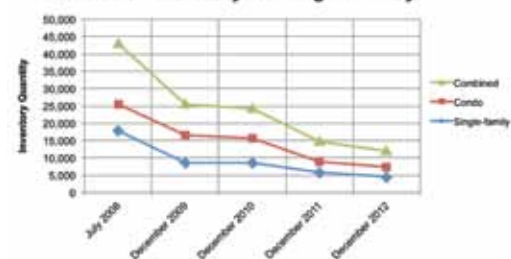
## Record Sales Result in Housing Shortage

Excess housing inventory locally has been absorbed at a record pace, years faster than experts predicted, resulting in limited supply in 2011 and a housing shortage in 2012. More new listings are urgently needed to satisfy demand.

Currently there is slightly more than four months supply in Miami-Dade. While limited supply is fueling price appreciation and helping homeowners recover equity lost during the downturn, we have surpassed what is considered a healthy level of supply. Typically, a balanced real estate market will offer six to nine months of supply.

The inventory of residential listings in Miami-Dade County has dropped nearly 20 percent, from 14,641 to 11,862 active listings, in the last year alone. Since August 2008, when sales bottomed, existing housing inventory has decreased more than 72 percent, down from 43,095.

Miami-Dade County Housing Inventory



## Evident Demand Continues to Fuel Strong Price Appreciation

Miami home prices rose again in October, marking 11 consecutive months of appreciation for both single-family homes and condominiums. The median sales price of Miami-Dade condominiums, which had increased for 16 months, rose 24.2 percent to \$146,000 compared to a year earlier. The median sales price of single-family homes rose 5.8 percent to \$185,000.

Through October, the year-to-date median sales prices rose 9.5 percent to \$186,100 for single-family homes and 25.4 percent to \$145,000 for condominiums.

In October the average sales price for condominiums in Miami-Dade County increased 16.4 percent to \$265,783. The average sales price for single-family homes decreased 14 percent to \$324,253.

### 2012 Miami Market Global Coverage



The New York Times  
Expect the World

South Florida  
BUSINESS JOURNAL

FORTUNE

CNN Money.com  
A Service of CNN, Finance & Markets



Florida Trend



Florida Real Estate  
Journal

THE WALL STREET JOURNAL





# STRENGTHENING

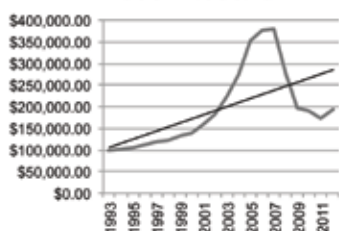
Despite the strengthening prices, the median sales price in Miami-Dade is approximately what it was in 2002. Further, Miami remains more affordable than most U.S. markets when comparing monthly mortgage payments to income. When you compare Miami to other world-class cities and even to markets with fewer amenities and less desirable lifestyles, local properties become an even more attractive investment.

"The strong rental Miami market is another indication of the healthy demand that exists for Miami properties. Many former homeowners who lost homes during the downturn and are not yet able to buy again are renting. Regardless of whether it's rentals or purchases, high occupancy is clear evidence of strong demand for Miami properties long into the future."

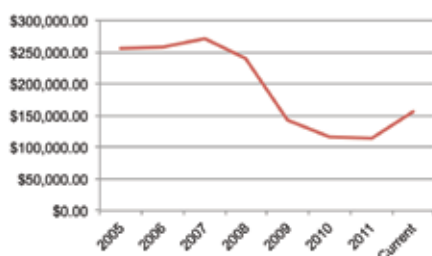
## Sellers Offering Few Discounts

Limited supply coupled with rising demand is yielding offers that are increasingly closer to asking price, as sellers offer fewer discounts. In October, single-family home and condominium sales received 95 percent and 97.1 percent respectively of the original list price, compared to 91 percent and 93.6 percent in October 2011. The increase in percent of original list price received indicates rising demand is absorbing inventory more rapidly.

**Single-Family Prices 1993-Present**



**Condo Prices 2005-Present**



## Fewer Distressed Sales

The percentage of distressed sales continued to drop significantly in 2012, as strong demand for bank-owned (REO) properties and improved processing of short sales continues to yield absorption of distressed listings and to contribute to price appreciation. Currently distressed sales account for approximately 47 percent of all closed residential sales in Miami-Dade County, including REOs (bank-owned properties) and short sales, compared to 57 percent in 2011.

## Cash Sales Reflect Strong International Presence

In Miami-Dade County, 63.7 percent of total closed sales in October were all-cash sales, compared to 64 percent in October 2011 and 62.4 percent the previous month. Cash sales accounted for 46 percent of single-family and 77.6 percent of condominium closings. Nearly 90 percent of foreign buyers in Florida purchase properties all cash. This reflects the much stronger presence of international buyers in the Miami real estate market – by comparison all-cash sales nationally accounted for 29 percent of transactions in October, up from 28 percent the previous month; they were 29 percent in October 2011.

## Global Media Exposure

The MIAMI Association of REALTORS® strategically positions our market for continued strengthening and success through unprecedented global media exposure and strategic relationships with more than 100 worldwide partner organizations.

As the Central Address for Miami real estate, MIAMI (www.miamire.com) provides current and accurate statistics to REALTORS®, the media, and consumers. As the main source for local, national, and international media, MIAMI is able to promote factual and positive information about our market. Facilitating market information and statistics, creates visibility and further interest in our market, which in turn impacts home values, creates jobs, and strengthens the local economy.

This year MIAMI and the South Florida real estate market were again featured in a record number of important media - including television, radio, print, and electronic - throughout the world! News coverage of the South Florida real estate market has reached France, Spain, the United Kingdom, Italy, Russia, India, China, and many other countries in Europe, Latin America, and Asia. (See examples below)

## MIAMI Market Focus

MIAMI produces and emails the Miami Focus reports to members on the first business day of each month. The Market Focus features all news releases distributed to the media on a monthly basis, including existing homes sales, pending home sales, quarterly sales, and other pertinent market information. It also provides Miami-Dade and Broward housing statistics, related news coverage, research, and media opportunities.

Lynda Fernandez, senior vice president of public relations, is responsible for media relations, market research, the Market Focus reports, and statistics for the MIAMI Association of REALTORS® and has been instrumental in making MIAMI the main source for information on South Florida real estate. Contact - Lynda@miamire.com.

### Market Focus Archives

[www.miamire.com/miami-market-focus](http://www.miamire.com/miami-market-focus)

### News Media on Miamire.com

[www.miamire.com/news-media](http://www.miamire.com/news-media) - includes press release archive, MIAMI in the News, research, and statistics

THE REAL DEAL  
ONLINE

opp

FOX NEWS  
Channel

Bloomberg

FOX BUSINESS  
THE POWER TO SUCCEED

LE FIGARO

INTERNATIONAL  
Herald Tribune

NIGHTLY  
BUSINESS  
REPORT

CBS

MIAMI TODAY

The Miami Herald

REAL ESTATE  
CHANNEL

From Miramar to Parkland in the West & Hallandale  
to Deerfield Beach in the East...

# We've Got Broward County Covered!



**WEST Broward-Sawgrass**

## West Broward-Sawgrass - Opening Mid-January 2013

Located in the heart of Sawgrass International Corporate Park, our new 7,000+ square foot facility features a 120-seat training center, hands-on computer lab with 28 state-of-the-art computers, convenient on-site parking and complimentary Starbucks coffee. In addition to daily courses, trainings and events, West Broward/Sawgrass will also house The South Florida School of Real Estate - offering pre-license, post-license and Continuing Education to consumers, real estate professionals and MIAMI/Broward Council Members. Easy-access and easy-to-find, West Broward/Sawgrass is just behind the landmark Lester's Diner and just minutes from I-75, the Sawgrass Expressway and I-595.

## Only Association In Broward to Offer:

- 3 Premium Tax Programs
- 2 Hands-On Computer Labs
- YouTube Video, Facebook Post & Twitter Tweet with each MLS Listing at no additional cost
- More than 40 Marketing Tools Not Available from any other REALTOR® Association in Broward County
- Over a Dozen Customizable Premium Marketing Flyers
- Complimentary Starbucks Coffee Served at Each MIAMI & Broward Office Location

## East Broward-DCOTA

In response to explosive growth on the East Side of Broward County and the demand for a full-service office for thousands of REALTORS® who call East Broward home, MIAMI opened the East Broward/DCOTA in mid-2012. East Broward/DCOTA features a 100-seat training center and 30-workstation hands-on computer lab with daily seminars, trainings and events including National and International Designation and Certification courses. Conveniently located in the Design Center of The Americas (DCOTA) Office Complex, Broward Council's Headquarters are just steps away from Fort Lauderdale International Airport where Griffin Road meets I-95.



**East Broward-DCOTA**

## Know Someone Who's Not a MIAMI Member? Let Them Know What They're Missing!

It's no secret why so many agents continue to join the Broward Council of the MIAMI Association of REALTORS®: our member-centric philosophy, winning customer service, unparalleled selection of products and services and exposure in the international market. For more information why more than 6000 agents in Broward County have made us their Board of Choice go to: [www.Miamire.com/broward-council](http://www.Miamire.com/broward-council) or call us at (954) 843-9782.

## Broward Contacts

Broward Main: (954) 335-5200 • Transfer Hotline: (954) 843-9782

Broward MLS Hotline: (954) 492-1200

[www.miamire.com/broward-council](http://www.miamire.com/broward-council) • E: [transfers@miamire.com](mailto:transfers@miamire.com)

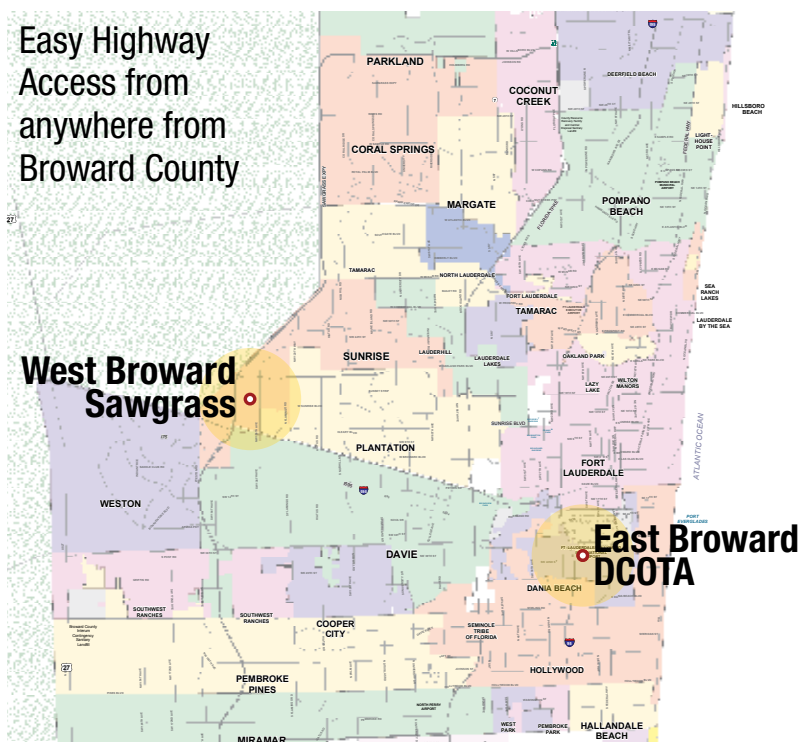
### ■ East Broward/DCOTA:

1815 Griffin Rd., Ste. 104  
Dania Beach, Florida 33004

### ■ West Broward/Sawgrass:

13680 NW 14th St.  
Sunrise, FL 33351

Easy Highway  
Access from  
anywhere from  
Broward County







**Danielle Y. Clermont**  
Senior VP of Marketing &  
Business Development  
[daniellec@miamire.com](mailto:daniellec@miamire.com)



## Hands-On Tech Training



The foundation for the business of every REALTOR® is accurate MLS information and the best tax information available. That's why MIAMI provides its members with leading edge MLS services and not one but three Premium Tax Services PLUS the hands-on training for members to maximize their usage and information. In Broward County, we are the only REALTOR® Association to offer our members two computer labs for hands-on MLS technical training. Both East Broward - DCOTA and West Broward - Sawgrass tech classes feature FusionMLS, iMAPP, Realist, RPR, iMAPP/Discover, Proxio, Social Search and many more MLS-integrated programs. For dates, times and locations of Tech Classes, go to [Mlamire.com/Broward-Council](http://Mlamire.com/Broward-Council).

## Property Tours Hit the Fort Lauderdale River

Water property tours have been sold-out events for years in MIAMI but 2012 marked the first year that the tour cruised the Fort Lauderdale River. "Water Tour of Downtown Ft. Lauderdale and the Beach" debuted in September and was such a hit – selling out in 10 days – that the Broward Council & MIAMI hosted yet another sold-out tour during the final day of the 2012 MIAMI International Congress in November. The tour featured international representatives from Brazil, India, Russia, Spain and other MIAMI Foreign Partner Organizations. Both events, expertly moderated by Peter Zalewski, founder of Condo Vultures LLC, gave members and guests a unique opportunity to view some of the most sought-after and unique properties on the Fort Lauderdale River. Coming soon... more tours in the works for 2013!



## Certified Luxury Home Marketing Specialist

A record number of Broward Council members and REALTORS® from all across Florida and the United States attended the first Certified Luxury Home Marketing Specialist (CLHMS) class held in Broward County. More than 80 agents participated in the two-day class conducted by CLHMS CEO and Founder Laurie Moore-Moore. Training for the Certified Luxury Home Marketing Specialist® designation is designed to help sales professionals who currently work in the upper-tier move to the next level or to help those just beginning to target the luxury market jump-start their business. Attendees learned what wealthy buyers and sellers say are the "real secrets" to capturing their business and delivering outstanding service. This intensive two-day CLHMS training is the first step in earning the coveted CLHMS designation. Affiliate sponsors provided breakfast and refreshments for breaks allowing attendees more time to network with each other and the sponsors. For information, dates and locations of upcoming CLHMS classes in Broward and Miami-Dade Counties go to: [Miamire.com/calendar](http://Miamire.com/calendar) or [Miamire.com/Broward-Council](http://Miamire.com/Broward-Council). Sponsorship opportunities available – contact [info@miamire.com](mailto:info@miamire.com).



## Business After Hours

While the Broward Council is known for putting on amazing events and programs during the day, our "Business After Hours" events have become some of the best in South Florida. Over 1,300 MIAMI members and guests attended one or more of the nine sold-out events in 2012. "Business After Hours" networking events were hosted at some of the hottest venues all across Broward County with attendees treated to complimentary appetizers, great drink specials and networking with the finest real estate professionals in the area. Watch for announcements on upcoming "Business After Hours" events in 2013 – see you there!





# Congratulations

## 2013 National Directors from the MIAMI Association of REALTORS®

Francisco Angulo  
Judith Baker  
Terri Bersach  
John Dohm  
Frank Kowalski  
Donna Lancaster  
Jack Levine  
Fernando Martinez  
Liza Mendez  
Rei Mesa  
Martha Pomares  
Mark Sadek  
Natascha Tello  
Matey Veissi  
Moe Veissi

## Announcing 2013 State Directors From the Miami Association of REALTORS®

Pablo Alvarez  
Israel Ameijeiras  
Maria Elena Arias  
Patrick Bissett  
Gina Blanco  
Ginenne Boehm  
Manny Bouza  
Deborah Boza-Valledor  
Bob Cardenas  
Debbie Cardenas  
Ingrid Carlos  
Angel Edward Cobo  
Carlos Cruz  
Patricia Delinois  
Oscar Delgado  
Rosa Delgado  
Ralph De Martino  
Sergio Duran  
David Dweck  
Sandra Fernandez  
Jorge Guerra  
Carlos Gutierrez  
Nancy Hogan  
Carol Housen  
John Kinney  
Donna Lancaster  
Vilma Lopez  
Vivian Macias  
Alex Morin  
Hilda Morin  
Jose Augusto Nunes  
Charlene Oakowsky  
Myra Ocana  
Kathleen Price  
Frank Pulles  
Julia Pulles  
Donna Reid  
Aura Cecilia Rengifo  
Terry Schreiber  
Julio Seda  
Lourdes Seda  
Jose Serrano  
Debra Spadafora  
Philip Vias

## 2013 Florida District 4 Vice President

**Robert H. "Bob" Cardenas, Jr.**

## 2013 Florida CRS Leaders MIAMI

### **Sandra Fernandez**

CRS, GRI, PMN, TRC, AHWD, CIPS, SFR, CDPE, CRB, BPOR  
President

### **Norka Diaz**, CIPS, CRB, CRS, PMN, SFR

Chair Past President Committee • District 7 Mentor

**Martha Pomares**, CRS, CIPS, ABR, GRI, SFR, TRC, AHWD, e-Pro  
District 4 Mentor

**Carlos Cruz**, CRS, e-Pro, SFR, TRC  
District 11 Mentor

**Israel Ameijeiras**, CRB, CRS, TRC, SFR  
District 1 Mentor

## 2013 CRB Leaders MIAMI

**Israel Ameijeiras**, CRB, CRS, TRC, SFR  
District 11 Vice President

## Women's Council of REALTORS® Miami Dade Chapter Officers:

**Elizabeth L. Perez** • President

**Vivian Macias** • President Elect

**Christina Pappas** • Membership Marketing Committee

**John S. Micali** • Treasurer

**Pat Nieto** • Secretary

Hollywood/West Broward Chapter:

**Kitty Hamilton** • President Elect

## Certified Commercial Investment Member (CCIM) Miami-Dade Monroe County

**Matthew Rotolante**, CCIM • President

**Frank Rodriguez**, CCIM • President-Elect

**Danny Zelonker**, CCIM • Vice-President

**Stephen R. Rigl**, CCIM • Treasurer

**Paul L. White**, CCIM • Conference Chair

## Society of Industrial & Office REALTORS® (SIOR) South Florida

**Edward Redlich**, SIOR, CCIM • Secretary/Treasurer

**Michael K. Silver**, SIOR • Regional Director South

**John W. Dohm**, SIOR, CCIM • Recruitment & Retention

## Commercial Real Estate Women Crew

**Maria Juncadella** • Immediate Past President

## National Designations & Certifications

National Designations & Certifications are the benchmark for excellence in the field of real estate. They are an important indicator of advanced qualifications, show a commitment to higher learning and advanced knowledge - and those who proudly display them show evidence that they are on the cutting edge of the real estate industry.

### **CDPE**

Certified Distressed  
Property Expert®

Adina Kadin  
Alberto Castre  
Alberto Perez  
Alicia Rufino  
Ana Fultz  
Ana Maria Blasco  
Ana Maria De La Fe  
Ana Teresa Rodriguez  
Andrea Ferreira  
Ann Carlson  
Anna Rhee-Osorio  
Apiradee Stalmach  
Armando Barrios  
Atunya Walker  
Beata Hill  
Beth Silverman  
Brenda Avila  
Brian Shapiro  
Candy Wynn  
Carmen Munoz  
Carmina Moncada  
Cindy Aguilar  
Claudia Rychkov  
Cristina Santamaria  
Dasha Ray  
David Pearl  
David Sanmartin  
David Worth  
Debbie Cilli  
Donna Jarrett  
Drew Cashmere  
Edwin Lyons  
Elizabeth Ristine  
Emel Onur  
Eric Morin  
Estrella Duran  
Felicia Griffith  
Fernando Garcia  
Gillian Wilson  
Gregg Strock  
Haimnath Ragbir  
Harry Baumgartner  
Igor Shrayev  
Indra Ragbir  
Iris Cortez  
Ivan Gonzalez  
Ivan Ochoa  
Ivelisse Hernandez  
Jaime Wiegrefe  
Janeth Silva  
Jean-Jacques Barilleau  
Jesus Fernandez  
Jill Ojeda  
Joanne Epstein  
Joel Garcia  
John Nolen  
John Taylor  
Jorge Espino  
Joseph Mooradian  
Juan Ore  
Juan Soto  
Judith Fernandez  
Julia Dudina  
Justin Rubin  
Justine Jimenez Garcia  
Karelia Freitas  
Karla Cruz  
Kelly Woo  
Kim Siegel  
Kristina Crain  
Lahonda Tiner

Larissa Rhodes

Lars Demus

Laurel Little

Lauren Olson

Leslie Brewer

Liliana Aguiar

Liliana Verno

Liza Mendez

Lourdes Gonzalez

Lucia Diaz

Luis Antonio Bido

Luis Perez

Luis Ponce

Magaly Munoz

Magaly Rubio

Maickel L. (Mike) Tellez

Maji Pace Ramos

Manuel Oria

Margarita Postovit

Maria Fernandez

Maria Medina

Maria Pena

Marielena Stiles

Marianela Hernandez

Marjorie Doynov-Pesantes

Meyling Calero

Miguel Basalo

Mildred Altuve

Miriam Sanchez

Miriam Senor

Miriam Villena

Monica M. Llanos

Monica Puello

Monico Aguiar

Monika Ciocca

Nancy Almodovar

Natalia Novikova

Ned Gensemer

Noah Leon

Oniel Graveran

Orita Issartel

Osborne McLellan

Paul Keeney

Rafael Pena

Ramon Gonzalez

Ramon Ruiz

Raphael Machin

Raquel Coronel

Rhonald Borrero

Robert Bishopric

Robson Monteiro

Rodney Mendes

Rosa Hernandez

Sandy McLeod

Sara Walton

Shabeer Shekha

Sham Donald

Sharon Scott

Shiranie Kikutis

Shulamit Stock

Sylvia Valdeperas

Tena Wu

Tholis Stok

Thomas Pidgeon

Vivian Fernandez

Wilfredo Perez

Wilfredo Rodriguez

Ximena Araya Jimenez

Yoamne Molina

Yosef Razon

Yuliya Sidorevskaya

### **CIPS**

Certified International  
Property Specialist

Maria Jerez

Audrey Wilson

Winston Grace

Deena Richardson

Jose Collado

Tomas Ollestad

Michael Skovron

Yvonne Skovron

Lorenzo Perez

Rosa Maria Visconti

Brett Firestone

Marco Mello

T. Irene Ross-Granot

Malika Kabbouchi

Isabel Ruchelsman

Roxana Gonzalez

Melanie Dawn

Molina Wood

Elisa Wagner

Raphael Cervera

Ana Aponte

Jose Burgos

Shawn Eubanks

Maria T. Andreychuk

Pierre Denis

Lizzie Padro

Monica Paredes

Maribel Valdes

Linda Zecchino

Donna Smith

Arielle Smith

Ken Thomson

Dora Giancarli Evans

Angel Duran

### **CLHMS**

Certified Luxury Home  
Marketing Specialists

Catherine Upegui

Tanya Tsveyer

Enrique Tejera

Henry Tamayo

Joshua Shemtov

Corey Schwartz

Barbara Savalli

Magda Quiros

S. Todd Nordstrom

Susan Nelson-Crowley

Melissa Miller

Alyse Messinger

Karen Matluck

Tiffany Hudson

Loriann Harrison

Ricardo Gross

Jessica Ginsberg

Melva Garcia

Joel Freis

Thomas Druck

Alicia DeMartino

Adela Carvajal

Harold Calle

Diego Arnaud





## Congratulations

After seven years as the Government Affairs Director (GAD) with the MIAMI Association of REALTORS®, **Danielle Blake** is leaving to spend time with her family and pursue other opportunities. She is moving to California where her husband, an active duty Marine, is currently stationed. "I've really enjoyed working with our members and learning more about our market challenges. Resolving these issues with the assistance of local, state and federal friends has been exciting and fulfilling", she said. "There is still much work to be done and I leave you in good hands with my colleague Bruno Lopes."



## Welcome

**Bruno Lopes** comes to us with an extensive understanding of Government Affairs. He earned a Bachelor's Degree in Political Science and a minor in Finance from Florida International University. In the past ten years, he has worked on multiple political campaigns, as a Congressional Aide in the U.S. House of Representatives and as an associate with a local government consulting firm. He brings a wealth of knowledge and a broad network of connections at all levels of government.

# Housing Opportunities

## Removing Illegal Occupants from Residences in Miami-Dade

### Who to Call

Call the MDPD Economic Crimes Bureau at (305) 994-1000 between 8 a.m. and 5 p.m. Monday – Friday or the non-emergency number for the Miami-Dade Police Department at (305) 4-POLICE. If calling after hours, request a uniform unit to respond to the home to evaluate the situation. If the uniform officer needs further direction, request that they contact Sergeant Goldberger or Sergeant Houston of the Economic Crimes Bureau, via their shift commander. If the property is located within a city's boundaries, ask the local police department about their policy. If the response is, "It's a civil matter", you can double verify this with the MDPD Economic Crimes Bureau. There are certain circumstances that are civil matters.

### What to Provide

Owners or their representatives must be able to provide proof of ownership. Acceptable documentation is a writ of possession, certified copy of the certificate of title or certified copy of the final summary judgment if the property is REO. Agents will need a limited power of attorney to act on the owner's behalf.

### How to Issue a Trespass Warning

After the documentation is verified, the owner/representative will need to provide a verbal trespass warning in the officer's presence. The occupants will be instructed to leave immediately or within a reasonable timeframe, i.e. 30 minutes to gather belongings. If the owner/representative gives the occupants additional time, such as a day, it becomes a civil matter because permission was given to occupy the property. Occupants can make arrangements with the owner/representative at a later time to return with a moving truck and gather the remainder of their belongings. An officer will respond if needed to keep the peace.

### Law Enforcement Recommendations

The easiest way to deter illegal occupants is to maintain a property and ask neighbors to notify you of any suspicious activity. Owners can also place passcodes on utility accounts before services can be established. Sgt. Goldberger recommends placing



lockboxes in areas other than the front door, such as rear or side doors. Do not use combination lockboxes - ever!

## Removing Illegal Occupants in Broward County

There's a new sheriff in town. Sheriff Scott Israel will take office in January and the MIAMI Association of REALTORS® will be meeting with him to discuss implementing a similar policy in Broward. In the meantime, call (954) 765-4321 and ask for the Economic Crimes Unit.

## HAFA Short Sales for Rental Properties

The U.S. Department of Treasury published updated guidance on the Home Affordable Foreclosure Alternatives (HAFA) program in the Making Home Affordable Program Handbook for Servicers of Non-GSE Mortgages, Version 4.0, as of August 17, 2012, which states on page 142, "There is no occupancy requirement for HAFA and no limit on the number of properties owned by a borrower that may be approved under HAFA."

The inclusion of rental properties in the program is a major development for the South Florida real estate market.

The HAFA short sale program requires investors to waive deficiency judgments. These personal judgments are a big concern for most Florida property owners. Eligibility requirements are (1) first lien originated on or before Jan. 1, 2009; (2)



loan is delinquent or default is imminent (loans in foreclosure or bankruptcy are eligible); (3) the property is a single family and not condemned; (4) the loan is not greater than \$729,750 (higher limits for multiplexes); and the borrower has a documented financial hardship. Offers must be submitted by December 31, 2013, and close by September 30, 2014, to be eligible for the program.

# REALTORS® Political Action Committee (RPAC)

The REALTORS® Political Action Committee (RPAC) is the voice of REALTORS® on Capitol Hill. Since 1969 RPAC has been promoting the election of pro-REALTOR® candidates across the United States. During the last federal election cycle alone, RPAC contributed over \$12 million to pro-REALTOR® candidates in Congress, making it the number one trade association political action committee in the nation. Why has RPAC been successful? Because RPAC is not a charity, RPAC is a business.



*Your Best Investment In Real Estate*

***A special thanks to the following members who have invested in their business and our future for 2012:***

## **Golden R - \$5,000+**

Francisco Angulo\*  
Manny Bouza\*  
Patricia Delinois\*  
Teresa King Kinney\*  
Moe Veissi\*  
Rei Mesa\*  
Frank Kowalski  
Ed Roberts  
Michelle Rojas  
Matey Veissi

## **Crystal R - \$2,500+**

Terri Bersach  
Deborah Boza Valledor  
Bob Cardenas  
Tony DeRosa  
Martha Pomares  
Raul Orta  
Natascha Tello  
Ernesto Vega  
Carlos Villanueva

## **Sterling R - \$1,000+**

Pablo Alvarez  
Maria Elena Arias  
Cassandra Bersach  
Patrick Bisset  
Danielle Blake  
Eddie Blanco  
Rick Burch  
Paul Cauchi  
Jay Chernoff  
Angel Edward Cobo  
Carlos Cruz  
Oscar J. Delgado  
Norka Diaz  
John Dohm  
Sergio Duran

David Dweck  
Lynda Fernandez  
Sandra Fernandez  
Ana Fournaris  
Elaine Glandon  
Carol Housen  
John Kinney  
Donna Lancaster  
Jack H. Levine  
Liza Mendez  
Mike Murray  
Marty Nash  
Michael Pappas  
Jose A. Pereira Nunes  
Kathleen Price  
Jessica Roberts  
Julio Seda  
Jose Serrano  
Ron Shuffield  
Anitra Thorhaug  
Guy Trusty  
Marsha Wooldridge  
Peter Zalewski

## **Statesman - \$500+**

Judith Baker  
Maria Brackett  
David Carlisle  
Tony Cho  
Ralph DeMartino  
Elizabeth Diaz de Villegas  
Rey Figueroa  
Fernando Martinez  
Ellen Mitchel  
Colleen Stobinsky

## **Capitol Club - \$250+**

Israel Ameijeiras  
Alexander Bernaldo  
Gina Blanco  
Thomas Byrne  
Ingrid Carlos  
Danielle Clermont  
Jena Congdon  
Richard Congdon  
Pat Dahne  
Marco Fonseca  
Jeff Frankel  
Jeanie Gallegos  
Pedro Garcia  
Steve Gaunt  
Betty Gonzalez  
Nancy Hogan  
Juana Maria Gonzalez  
Jose Juncadella  
Ron Kohn  
Susie Lawson  
Jose Lopez  
Vivian Macias  
Alejandro Morin  
Hilda Morin  
Mayra Ocana  
Letty Oliver  
Zoraya Prada  
Aura Cecelia Rengifo  
Terri Schreiber  
Lourdes Seda  
Brian Sharpe  
Mike Silver  
Debra Spadafora  
Barbara Tria  
Philip Vias

## **99 Club - 99+**

Artemis Alexis  
Geraldo Arguello  
Jeff Ashby  
David Berger  
George Bezold  
Gustavo Blachman  
Keith Blazek  
Michael Blynn  
Ginenne Boehm  
Kevin Brill  
Gordon Ty Browning  
Barbara Burrell  
Richard Cahlin  
Judith Campo  
Xavier Capdevielle  
Leopoldo Carrena  
Maria Carrillo  
Latonia Carty  
Steven Chess  
Enid Clarke  
Reinaldo Costa  
George Crawford  
Alina Cruz Gonza  
Edgard Cuenca  
Robert De Asis Rar  
Lourdes Delgado  
Rosa Delgado  
Cathi DeRosa  
Eduardo Dieppa III  
Robert Dunn  
Michael Falsetto  
Victor Fuller  
Jorge Garcia-Sarf  
William Gardner  
Matthew Geimer  
Rebeca Giaquinta  
Edward Gillette  
Agustin Gonzalez

Albert Gonzalez  
Craig Gordon  
Susan Gurevich  
Daniel Harrell  
Reinaldo Hernandez  
M. Pilar Hopkins  
Ellen Joseph  
Neeta Kochhar  
David Koster  
Jorge Kupferman  
Darnie Labrozzi  
Julio Lago  
Luis Landrain  
Alan Lester  
Ana Levy  
Clifford Lloyd  
Marianela Lopez  
Gustavo Lumer  
Larry Maas  
Jorge Martinez  
Mariana Martinez  
Jay Massirman  
William Mathisen  
Stewart Merkin  
Robert Meneses  
Ashley Michelle-Velez  
Ronald Molko  
Arthur Mondejar  
Benjamin Moss  
Raul Munilla  
Mary Narula  
Eli Nektalov  
Brenda Nestor-Castallano  
Jennifer Nogues  
Federico Olivieri  
Francisco Paz  
Eddy Perez  
Orlando Perez  
Rocio Piccionello

Jean Pierre-Paul  
Hercules Pimenta  
Mary Ann Portell  
Constanza Profeta  
Frank Pulles  
Juan Pulles  
Mayra Pupo  
Edward Redlich  
Jay Reichbaum  
Guillermo Retchkiman  
Julio Robaina  
Martin Rodriguez  
Robert Rodriguez  
Iris Romero  
Daisy Rubio  
Zully Ruiz  
Jerome Russo  
Robert Sadler  
Eduardo San Roman  
Edward Schmidt  
Mark Shemel  
Odalys Sierra  
Michael Silver  
Jorge Soto  
Jonathan Spektor  
Linda Stone  
Cecilia Teran  
Elizabeth Trelles Alvarez  
Christiana Van Ryn  
James Venney  
Elisa Wagner  
Paul White  
Donald Wilson  
Jennifer Wollmann  
Danny Zelonker  
Christopher Zoller

\*A member of NAR's President's Circle - Additional \$2,000 Investment





## What Are the 2013 Issues that Affect Real Estate?

Congress is expected to discuss taxes and spending cuts for most of 2013, but what are the issues that will affect real estate? Some of our top advocacy issues are: (1) preserving the mortgage interest deduction; (2) extending the mortgage debt forgiveness; (3) addressing the capital gains tax rates; (4) repealing the new 3.8% healthcare tax; and, (5) evaluating the estate tax rates and exclusion amount.

## Mortgage Interest Deduction

Introduced along with the Income Tax in 1913, the Mortgage Interest Deduction (MID) allows homeowners who itemize their taxes to deduct mortgage interest attributable to primary residence and second-home debt totaling \$1 million, and interest paid on home equity debt up to \$100,000. Though the MID is a popular tax deduction for millions of U.S. homeowners, it has become a controversial topic in recent years. Some think Congress may look at MID in an effort to balance the budget or reduce the deficit. The National Association of REALTORS® (NAR) is lobbying hard to prevent this from occurring. Congress should preserve the MID.

## Mortgage Debt Forgiveness

A lender will, on occasion, forgive some portion of a borrower's debt. The general tax rule that applies to any debt forgiveness is that the amount forgiven is treated as taxable income to the borrower. Some exceptions to this rule are available, but, until recently, when a lender forgave some portion of a mortgage debt (such as in so-called "short sales," foreclosures and "workouts"), the borrower was required to pay tax on the debt forgiven. A law enacted in December 2007 provides tax relief to troubled borrowers when some portion of mortgage debt is forgiven. That relief expires on Dec. 31, 2012. Congress should extend the act for mortgage debt forgiveness.

## Capital Gains Tax Rates

Lower capital gains tax rates were part of the Bush tax cuts, and are set to expire at the end of 2012 unless extended. For 2012, taxpayers in the 25% tax bracket or higher, paid 15% on long-term capital gains. Long-term (LT) gains are assets held more than a year. Short-term (ST) gains are held for one year or less and are taxed as ordinary income. Taxpayers in the 15% tax bracket or lower, paid 0% for LT gains and 10-15% for ST gains. Should these tax cuts be allowed to expire, the LT rates in 2013 will revert back to 2002 tax levels of 20% for those in the 25% tax bracket or higher and 10% for those in the 15% tax bracket and lower. Congress could address the capital gains tax rates.

## 3.8% Healthcare Tax on Investment Income

The main impact to the real estate market from the Patient Protection & Affordable Care Act (PPACA), commonly referred to as Obamacare, is a new 3.8% tax on some investment incomes. Understand that this tax WILL NOT be imposed on all real estate transactions, a common misconception. Rather, when the legislation becomes effective on January 31, 2013, it may impose a 3.8% tax on some income from interest, dividends, rents (less expenses) and capital gains (less capital losses). The tax will fall only on individuals with an adjusted gross income (AGI) above \$200,000 and couples filing a joint return with more than \$250,000 AGI. The new tax applies to the LESSER of either investment income amount or excess of AGI over the \$200,000 or \$250,000 amount. So let's say the gain on an investment was \$50,000 and the AGI for the individual was \$220,000 (\$20,000 above the benchmark), then the 3.8% would only be applied to the \$20,000 of income, or \$760 (\$20,000 x 3.8%). In the inverse, if the net gain on investment was less than the amount of income made over AGI, then the investment gain would be taxed. This tax will almost certainly be implemented in 2013 as it was implemented to offset the costs of Obamacare. However, we believe a tax should be related to its purpose and this real estate tax does not benefit real estate.

## Estate Tax Rate & Exclusion Amount (a.k.a. the Death Tax)

The estate tax is commonly referred to as the "death tax" because it is a transfer tax on the taxable estate of a deceased person, which includes real property, other personal assets and certain life insurance benefits. (If the estate is transferred to a spouse or federally recognized charitable organization, usually the tax does not apply.) The tax chart illustrates the exclusion amounts and tax rates for more than a decade. The exclusion is an amount of the inheritance that the deceased can pass to a beneficiary before any taxes applies. As you can see, the 2012 exclusion of taxable value is \$5.12 million. The value beyond this would be taxed at 35 percent. Obama has proposed to raise the rate to 45% after a \$3.5 million exemption. If Congress does not act, either extending the current rates, accepting Obama's proposal or implementing their own, then the rate would revert to the pre-Bush levels of 55% after only a \$1 million exemption.

Year	Exclusion Amount	Max/Top tax rate
2001	\$675,000	55%
2002	\$1 million	50%
2003	\$1 million	49%
2004	\$1.5 million	48%
2005	\$1.5 million	47%
2006	\$2 million	46%
2007	\$2 million	45%
2008	\$2 million	45%
2009	\$3.5 million	45%
2010	Repealed	
2011	\$5 million	35%
2012	\$5.12 million	35%
2013*	\$1 million	55%

\* under current law

## Tax Rates & Tax Brackets

Ordinary Income Tax Rate (ST)	LT Capital Gains	2012		
		Single	Married Filing Joint	Head of Household
10%	0%	Up to \$8,700	Up to \$17,400	Up to \$12,400
15%	0%	\$8,701 – \$35,350	\$17,401 – \$70,700	\$12,401 – \$47,350
25%	15%	\$35,351 – \$85,650	\$70,701 – \$142,700	\$47,351 – \$122,300
28%	15%	\$85,651 – \$178,650	\$142,701 – \$217,450	\$122,301 – \$198,050
33%	15%	\$178,651 – \$388,350	\$217,451 – \$388,350	\$198,051 – \$388,350
35%	15%	Over \$388,350	Over \$388,350	Over \$388,350

Ordinary Income Tax Rate (ST)	LT Capital Gains	2013		
		Single	Married Filing Joint	Head of Household
10%	10%	Up to \$8,750	Up to \$17,500	Up to \$12,500
15%	10%	\$8,751 – \$35,500	\$17,501 – \$71,000	\$12,501 – \$47,600
25%	20%	\$35,501 – \$86,000	\$71,001 – \$143,350	\$47,601 – \$122,850
28%	20%	\$86,001 – \$179,400	\$143,351 – \$218,450	\$122,851 – \$198,900
33%	20%	\$179,401 – \$199,350	\$218,451 – \$241,900	\$198,901 – \$222,750
36%	20%	\$199,351 – \$390,050	\$241,901 – \$390,050	\$222,751 – \$390,050
39.6%	20%	Over \$390,050	Over \$390,050	Over \$390,050



# RCA MIAMI

REALTORS' COMMERCIAL ALLIANCE

## “Make More Money with Your RCA Membership” Expands, Attendance Soars

We continue to expand the Make More Money with Your RCA Membership classes and are now offering this series at our DCOTA location in Broward. These classes are designed to offer programs such as IMAPP, Realist, ProxioPro and the MLS from a commercial perspective. Using commercial properties as examples and allowing members to maximize their effectiveness in these programs, the two-hour classes feature trainers Lazaro Rodriguez, Robert Rodriguez and Cassandra Bersach as well as professional staff provided by the vendors.

## MLS Commercial

The Commercial MLS classes have been a major success since many of our members handle both residential and commercial transactions. In these classes members learn how to list and view commercial properties for sale and for lease. MIAMI is the only association in South Florida offering free commercial MLS classes to their members; the classes are available to both RCA and residential members. Creating classes that help our members maximize their use and effectiveness of the MLS has contributed to additional listings and better use of this important commercial tool.

## iMAPP, Realist... Integrated Tax Options

Demonstrating through these classes the value of both iMAPP and Realist as integrated tax options for commercial members contributes to the success of our members. Trainers show how these products

Promote your commercial haves & needs to over 1,300 commercial members with just a few clicks...

## Member-to-Member Marketing

### A Commercial Must-Have Tool

If you are currently a RCA MIAMI member and not using the system or would like to become a commercial member, please email Senior VP of Commercial Paul Cauchi at paul@miamire.com or call him at 305-468-7060



serve as effective research, prospecting and marketing tools for commercial practitioners.

Trainer Robert Rodriguez sums it up well, “iMAPP Tax is the perfect tool for prospecting and farming commercial properties in all 67 counties throughout Florida. Whether looking for retail space, office or multi-family, RCA members can identify distressed properties and find possible deals.”

## Plus Much More, Register Today!

If you haven't taken a class from this series, you now have even more options with additional locations and instructors added, the series is even easier to attend. The best place to register for a session is at [www.miamire.com](http://www.miamire.com) under the education tab.

## RCA Keeps Moving with Transportation & Logistics Focus

Because of the remarkably successful offering of events on transportation and logistics in 2012, RCA MIAMI is committing to presenting more in 2013. The second half of 2012 saw events on the new transportation hub, the Miami Intermodal Center (MIC), the Panama Canal and on logistics with partner WorldCity.

RCA President John Dohm's goal was to include programming that discussed the movement of both people and goods by air as well as by ground.

“South Florida's greatest asset is our location in the center of the Western Hemisphere,” said Dohm. “This positions us as a global hub, not only geographically but logistically and culturally. To take advantage of this we must be able to move both people and goods into, through and out of South Florida. This series focuses on how we are positioning ourselves through a sequence of unprecedented infrastructure projects that expand and connect our ports, airports, railway, expressway and public transit systems.”

## Embracing Future Growth

Featuring speakers from the Miami-Dade airport, Panama Canal, MIC and Department of Transportation, RCA was able to create a dialogue on both the larger picture and specific needs of the real estate community and the community as a whole. Events addressed broader issues such as impacting future growth and the type and volume of warehousing needed to accommodate such growth.



Brokers from America's Industrial taking a break during the Conference



Tom Bryne, Christopher Zoller & Jeffrey Cohen of EWM



Manny Chamizo III, Betty Gonzalez & Jose Juncadella networking at the Biltmore



Attendees listened intently throughout the day to a wide variety of presenters

In addition, several of the presentations focused on South Florida as a whole, including Broward and Palm Beach Counties.

## Coming Soon . . .

In 2013, RCA MIAMI will also explore topics related to transportation and logistics. By taking advantage of the resources during trade week in May, RCA will put together an event highlighting Miami as a hub for Latin America and attractive port for Panamax ships. Other topics include retrofitting warehouses to meet the demand for the influx of new goods being shipped to South Florida and exploring how the new rail will impact commercial real estate.

## Commercial Essentials Series A Must Attend

2013 will bring excellent educational opportunities that will help your business whether you are a new or experienced broker. RCA MIAMI will offer a series of courses on commercial fundamentals and essentials for commercial brokers including basic leasing, advance leasing, letter of intent (LOI), protecting your commission and commercial contracts. These seminars will be offered at both Miami-Dade and Broward locations. In addition, several classes will be offered in Spanish.

The seminars, which will be taught by attorneys, brokers and other professionals, are designed to prepare you with the tools to complete a commercial transaction successfully while insuring timely compensation.

[miamire.com](http://miamire.com)





## Advanced Commercial Leasing

The Expert Series will begin on January 16th with a seminar called Advanced Commercial Leasing which is taught by attorney Stephen Wallace. The seminar will address various types of leases - including industrial, retail and medical leases - and issues. It will also feature ways to ensure you get paid your commission.

These seminars are designed to complement our classes in the Expert Series, which will include repositioning and repurposing buildings, office trends, tax implications of leases and logistics.

## State Sales Tax on Commercial Rent & Leasehold Improvements

Florida is one of the few - if not only - states that charges sales tax on commercial rent. Moreover, some commercial leases are subject to double taxation as landlords separately invoice a portion of the ad valorem taxes, maintenance charges and their insurance premiums to their tenants. These charges are known as pass-through expenses. Florida REALTORS® and the MIAMI Association of REALTORS® support the repeal or reduction of the commercial rental sales tax and would like legislation to clarify that pass-through expenses are not taxable as rent if the landlord simply passes them through to the tenant.

How to define "total rent charged" has also been a topic of debate between the industry and the Department of Revenue (DOR). In order to avoid this taxation, DOR has proposed rules that would place the burden on the taxpayer to demonstrate: (1) the improvements are needed to put the property in a condition of operation for the tenant's business; (2) there is no requirement to spend a specific or minimum amount of money on improvements; (3) there is no credit given against rental payments; (4) the improvements are not classified as rent, additional rent, rent-in-kind or in-lieu of rent; and (5) there is no evidence that there was an attempt to reclassify rental payments to avoid sales tax. Florida REALTORS® and the MIAMI Association of REALTORS® support changing this and placing the burden on DOR to prove otherwise.

## 2012 RCA Super Conference Continues Tradition of Success with Global Theme

The 2012 RCA Commercial Super Conference on November 16th at the Historic Biltmore Hotel emphasized South Florida's position as a global hub and international center for business and real estate. Speakers and panelists addressed topics as diverse as the Panama Canal, emerging industries including medical, logistics and information technology as well as updates on specific areas in South Florida - Wynwood, the Design District and Brickell - that are drawing international investment.

Almost 200 people attended the event that concluded with a presentation by Rodolfo Sabonge, Executive Vice President for Planning and Business Development of the Panama Canal Authority. He provided an update on the impact the Panama Canal expansion will have on South Florida, including types of cargo that will likely enter our ports and what new facilities companies may need for warehousing these goods. RCA President John Dohm gave a comprehensive presentation on the history of South Florida and the major improvements the area has made in transportation, the airports and seaports, and development.

Dr. Randy Anderson, a professor at University of Central Florida and an annual favorite at the conference, discussed specific investment opportunities in the commercial market. He offered an economic overview and addressed various asset classes, including office, industrial, retail and multi-family. Multi-family buildings in particular look to continue to bring in high prices, according to Dr. Anderson, since low vacancy rates, favorable demographics and rising rents make for an attractive investment.

Beacon Council representatives discussed their One Community, One Goal initiative, which highlights various industries in the community with opportunities for additional growth. Additional speakers included executives from Baptist Health, Miami's Convention and Visitors Bureau and WorldCity who addressed the prospects in their respective businesses.

The event ended with some great door prizes including restaurant gift certificates, gift baskets and an iPod. The 2013 event is already being planned with the RCA Miami board of directors and incoming President Michael Silver.

## The 2012 Commercial Super Conference



RCA President John Dohm's dynamic presentation on South Florida infrastructure



Rodolfo Sabonge of the Panama Canal Authority on the impact the expansion



Scott Robins of Scott Robins Company discussed several major deals in 2012

**Pre-Register for the Commercial Event of the Year**

## The 2013 Commercial Super Conference

**November 2013**  
Sponsorship Available

**RCAMiami.com**



A full house listened to speakers discuss South Florida as an international hub



# INTERNATIO

## Miami International Sales Surge

International buyers are clearly leading the way in South Florida's amazing real estate market and economic strengthening!

The Profile of International Home Buying Activity 2012 again ranked Florida by far the top state in the nation for foreign buyers with 26 percent of all international sales. While Florida's market share decreased slightly year-over-year, demand from international buyers and investors in Miami and South Florida surged in 2012.

The 2012 Profile of International Home Buyers in Florida indicates approximately 19% of all Florida sales are to non-resident foreigners. In contrast, international sales only represent

4.8% of all U.S. transactions. Total residential sales in Florida for the 12 months ending June 2012 were \$58 Billion, and sales to foreigners were estimated at \$10.7 Billion.

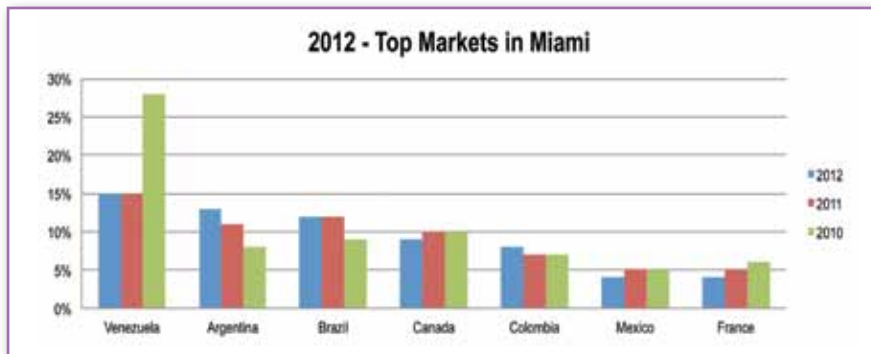
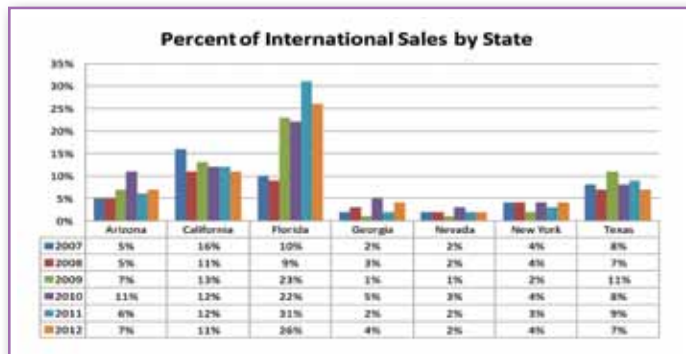
Not surprisingly, the Miami/Fort Lauderdale area is by far attracting the highest percentage of foreign home purchasers in the state. Further, South Florida's market share is growing. According to the study, 42.9 percent of all international sales in Florida occurred

in Miami-Dade and Broward, a nearly 13% increase over the previous year. Miami-Miami Beach alone accounted for 31.3% of all international sales in Florida, followed by Fort Lauderdale with 11.6%. Adding Palm Beach brings South Florida to 49%.

## Top Foreign Markets in Miami

The top regions of origin of homebuyers in Miami-Miami Beach were Latin America (70%), Western Europe (18%) and North America, Eastern Europe and Asia (each with 3%). The top countries of origin were Venezuela (16%), Argentina (15%), Brazil (14%), Colombia, (6%), and France and Peru (5%). In South Florida, top countries of foreign homebuyers were Venezuela (15%), Argentina (13%), Brazil (12%), Canada (9%), Colombia (8%), and France and Mexico (4%).

Florida Destinations	
MetroArea	Percent
Miami-Miami Beach	31.3
Fort Lauderdale	11.6
Orlando-Kissimmee	8.9
Bradenton-Sarasota-Venice	8.1
Palm Beach	6.5
Cape Coral-Fort Myers	5.6
Tampa-St. Petersburg-Clearwater	5.6
Naples-Marco Island	4.8
Port St. Lucie	3.0
Jacksonville-St. Augustine	1.7
Deltona-Daytona Beach-Ormond	1.1
Gainesville	0.8
Sebastian-Vero Beach	0.8
Ocala	0.5
Tallahassee	0.3
Lakeland-Winter Haven	0.2
Panama City-Lynn Haven	0.2
Pensacola-Ferry Pass-Brent	0.2
Other	9.2



## Access all Global Market Reports

[MiamiGlobalReports.com](http://MiamiGlobalReports.com)

## 10 Steps To Boost Your Int'l Business

[miamire.com/international](http://miamire.com/international)

## Miami's Appeal for Foreign Buyers and Investors

"Over the past two years, the number of transactions with foreign buyers in Miami exceeded 60% of total sales, which suggests that today Miami is one of the most attractive investment destinations in the world. Miami is attractive not only to its neighbors from Canada, but also with the countries in South America such as Brazil and Argentina and Asia (China, India) and of course increasingly Europe."

"While Russian buyers account for 2.5% of international sales and rank ninth among foreign buyers and investors in Miami, in terms of investment volume Russia is among the top five. In the next two years, Russian buyers will increase due to participation in the EB-5 program for Immigrant Investors and the growth of direct daily flights between Moscow and Miami, which undoubtedly will contribute to the development of tourism and increase the number of transactions with Russian buyers, guaranteeing increased activity and growth of housing prices in Miami."

— Alexander Romanenko, 2011-12 FIABCI World President, St. Petersburg, Russia

## INTERNATIONAL SCHEDULE

### ACOBIR Expo Inmobiliaria 2013

January 23 – 27, 2013  
Panama City, Panama  
[expoinmobiliariapanama.org](http://expoinmobiliariapanama.org)

### FIABCI-USA

Panama Trade Mission  
January 24 – 27, 2013  
Panama

### MIPIM

March 12 – 15, 2013  
Cannes, France  
[mipim.com/mipim](http://mipim.com/mipim)

### APRECE Singapore

March 20 – 23, 2013  
Mariana Bay Sands, Singapore  
[aprealstateconvention.com](http://aprealstateconvention.com)

### Salon National de l'Immobilier

April 11 – 14, 2013  
Paris, France  
[salonimmobilier.com](http://salonimmobilier.com)

### DOMEXPO – 28th International Real Estate Exhibition

April 11 – 14, 2013  
Moscow, Russia • [domexpo.ru](http://domexpo.ru)

### SIMA13

May 23 – 26, 2013  
Madrid, Spain  
[simaexpo.com](http://simaexpo.com)

### FIABCI World Congress

May 24 – 29, 2013  
Taichung City, Taiwan  
[fiabci.org](http://fiabci.org)

### COIPRI 2013

June 2013  
Lima, Peru  
[coipri.pe](http://coipri.pe)

### NAR India

June 2013  
New Dehli  
[narindia.com](http://narindia.com)





## MIAMI Connecting Global Markets

Since 2011 MIAMI has added 31 new international partners - international real estate organizations throughout the world. Establishing strong ties with foreign markets generates business opportunities for MIAMI members and strengthens the Miami real estate market and local economy.

### MIAMI's Latest International Partners



**Germany** • Immobilienverband Deutschland (IVD)



**Brazil** • ACIBC - Associação dos Corretores de Imóveis de Balneário Camboriú



**Ecuador** • Asociación de corredores de Bienes Raíces del Guayas (ACBIR)



**Peru** • ASPAI - Asociación Peruana de Agentes Inmobiliarios



**Uruguay** • ADIPE - Asociación de Inmobiliarias de Punta del Este

## Miami Congress Attracts Worldwide Delegates

### Brazil, Peru, Russia, Ukraine, Germany, Spain, Portugal, India, Venezuela & more!

More than 300 U.S. and foreign professionals converged in Miami at the 18th Annual Miami International Real Estate Congress for three powerful days of programming, networking, property tours, and receptions. The Congress, which was hugely successful, took place at the historic Biltmore Hotel. Top presenters and industry leaders offered participants the latest information on international real estate trends, opportunities, and resources. At the Congress, MIAMI released the highly-anticipated 2012 Miami International Market Report, which offers the latest data and information on foreign buyers in South Florida. To download Congress presentations and resources, go <http://www.miamire.com/congress/resources>. The Congress attracted a record number of delegates from MIAMI's more than 100 foreign partner associations including SECOVI, FENACI, and COFECI, Russian Guild of REALTORS®, FNAIM, AMPI, ASPAI, NAR India, CEI, FIABCI and SIMA.



NAR Chief Economist Lawrence Yun Presenting at the Congress



Leaders from MIAMI's worldwide partner organizations recognize MIAMI CEO and Leaders for their extraordinary international outreach

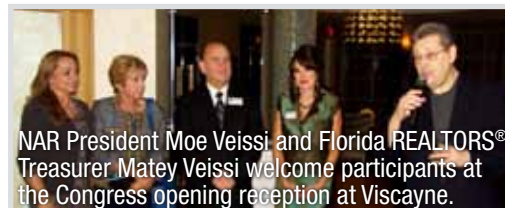
"MIAMI is one of the most active real estate associations in international real estate business I have encountered in the last 15 years. It is very impressive to see the results of the international work of MIAMI. During the Congress 2012 MIAMI really sets a best practice example for other real estate associations worldwide how to concentrate activities and bring profits to members and bring real estate business into the region."

- Sven R. Johns, CEI Europe, Berlin, Germany

"The Miami Congress offers great networking and is a not-to-be-missed event for anyone interested in the Miami market. I established very qualified contacts, was exposed to outstanding speakers, and exceptional resources and presentations. I will definitely be back in 2013!"

- Alex Escudero, International Manager, Planner Reed/SIMA, Madrid, Spain

## Gala Receptions at Developments



NAR President Moe Veissi and Florida REALTORS® Treasurer Matey Veissi welcome participants at the Congress opening reception at Viscayne.



Grove at Grand Bay



Manuel Negrão of Portugal & Sven Johns of Germany & Alex Escudero of Spain at Residences of Vizcaya

**2014 XXV CONACI (FENACI Congress)** Sept. 2013  
Maceió, Alagoas, Brazil  
[fenaci.org.br](http://fenaci.org.br)

**SECOVI-SP Real Estate Week**  
September 2013  
Sao Paulo, Brazil  
[secovi.com.br](http://secovi.com.br)

**FIABCI European Congress**  
Sept. 26 – 28, 2013  
Riga, Latvia  
[fiabci.org](http://fiabci.org)

**DOMEXPO – 28th International Real Estate Exhibition**  
October 2013  
Moscow, Russia • [domexpo.ru](http://domexpo.ru)

**AMPI Congress**  
Fall 2013 • Mexico  
[congresonacionalampi.com.mx](http://congresonacionalampi.com.mx)

**19th CEREAN Conference**  
October 2013  
[cerean.com](http://cerean.com)

**Miami International Real Estate Congress & Expo**  
Nov. 3 – 5, 2013 • Miami, Florida  
[2013MiamiCongress.com](http://2013MiamiCongress.com)

**REALTORS® Conference & Expo**  
Nov. 8 – 11, 2013  
San Francisco, California  
[realtor.org/convention](http://realtor.org/convention)

**FIABCI December Business Meetings**  
November 2013 • [fiabci.org](http://fiabci.org)

**FNAIM International Convention & European Forum**  
December 2013  
Paris, France  
[fnaim-international.com](http://fnaim-international.com)

# Designation Requirements

## ABR®: Accredited Buyer Representative

Four (4) requirements must be met to attain and use the ABR® designation:

1. Successful completion of the two-day ABR® Designation Course, including an 80% passing grade on the exam. After successful completion of the ABR Designation Course, you will have three (3) years in which to complete the other ABR designation requirements
2. Successful completion of one of the ABR elective courses, including an 80% passing grade on the exam, within three (3) years of completing the ABR® Designation Course. Go to [www.REBAC.net](http://www.REBAC.net) for a complete list of the ABR elective course listing.
3. Documentation verifying five (5) completed transactions in which you acted solely as a buyer representative (no dual agency). Any transactions closed prior to taking the ABR® Designation Course or closed within three years after completing the ABR Designation Course are eligible for credit. Documentation necessary for each of your five (5) completed transactions:

- Copy of the signed buyer agency agreement OR purchase/sale agreement OR disclosure. The contract must verify the agent's name and/or include the agent's signature as the buyer's agent. Providing only the name and/or signature of the buyer's agent's broker is not sufficient.
- Copy of the closing/settlement statement verifying that each transaction closed.

4. Membership in good standing in the Real Estate Buyer's Agent Council and the National Association of REALTORS®.

## RSPS: Resort and Second-Home Specialist

Certification will appeal to REALTORS® in resort and second-home markets around the world who wish to distinguish themselves amongst their peers and consumers. A REALTOR® specializing in Resort & Second-Home markets as a real estate practitioner who facilitates the buying, selling, or management of properties for investment, development, retirement, or second homes in a resort, recreational and/or vacation destination should earn this elite certification.

Certification Requirements:

- Complete the Resort & Second-Home one-day course.
- Either two elective courses or have earned one of the pre-selected designations. And
- Be a member in good standing with NAR.

## NAR Green Designation

1. Complete the following courses and pass each exam with a score of 80 percent or higher:
  - a. Green 100: Real Estate for a Sustainable Future – Awareness and Comprehension
  - b. Green 200: The Science of Green Building – Research and Insight
  - c. Green 300: Greening Your Real Estate Business – Application Skills
2. Submit the member application for NAR's Green Designation with proof of completion for all course requirements and proof of your REALTOR® membership.
3. Maintain active and good membership status with the Green Resource Council and the National Association of REALTORS®.

## CIPS: Certified Int'l Property Specialist

International Real Estate for Local Markets (one day) is a required prerequisite to the other courses.

Three one-day regional courses and a financial analysis class courses are required and can be taken in any order.

In addition to the CIPS courses, applicants must submit a designation application demonstrating experience in international real estate. Three closed international transactions are required involving other cultures or countries, including those occurring in your local market. 100 points of elective credit are required, earned from speaking other languages, current NAR designations, years in the real estate business, attendance at international conferences and education sessions, and much more. For more information go to: <http://www.realtor.org/global/cips>

## BPOR: Broker Price Opinion Resource

Certification Requirements:

- Complete the one-day class, "BPOs: The Agent's Role in the Valuation Process"
- Must be a member of the National Association of REALTORS® to earn the BPOR certification
- Pay the one-time cost of the application of \$199 and view a FREE Webinar
- Must have been licensed for at least two-and-a-half years
- Have an E&O policy with \$250,000 minimum coverage per incident and \$500,000 aggregate maximum

## Certified Luxury Home Marketing Specialist

Approved for 11hrs CE • 8:00AM – 5:00 PM

### ■ February 6 – 7, 2013

West Broward-Sawgrass • 13680 NW 14 St., Sunrise, FL 33323

### ■ May 16 – 17, 2013

Coral Gables • 245 Alcazar Ave., Coral Gables, FL 33146

### ■ August 22 – 23, 2013

East Broward DCOTA  
1815 Griffin Rd., Ste. 104, Dania Beach, FL 33004

### ■ December 4 – 5, 2013

MIAMI HQ  
700 S. Royal Poinciana Blvd., Ste. 400, Miami, FL 33166

### INCREASE YOUR BUSINESS...Move to the next level!

Accept no substitutions: Instructor: Laurie Moore-Moore  
Target The Upper-Tier Residential Market - This Course is Just the Beginning...

### Some of What You'll Learn

- Rich Buyers and Rich Sellers - The Facts
- Differentiate yourself as the luxury home marketing expert
- Build and build and build your business in the luxury market
- Lifestyles of the rich & famous
- Secrets to listing & pricing luxury properties
- "Buying Rules" for buyers of million dollar homes
- Position & promote luxury properties
- Showing & selling luxury properties
- Develop a plan for marketing luxury properties & much more!

## Master Investor Series

March 21st, 2013 • 9:00 am – 4:00 pm

Coral Gables Office • 245 Alcazar Avenue, Coral Gables, FL 33146

The real estate industry is going through a MASSIVE reorganization regarding distressed assets. Haven't you wondered where all of the Real Estate-Owned (REO) listings are ending up? It's certainly not on the traditional market.

These are primarily private equity funds that are experiencing significant profits in purchasing and liquidating these assets. There is a wealth of opportunity for real estate professionals who know how to tap into this market. Private equity investors, as well as the "one-off" investors, need your help with the disposition of these notes and properties.

Government-Sponsored Enterprises (GSEs), along with U.S. Department of Housing and Urban Development (HUD), and the rest of the banking, industry, have been selling off their inventory of non-performing notes and REO listings to bulk investors.

And our Master Certification courses will provide you with the tools you need to tap into this exciting new marketplace! Through this course, we provide the innovative resources and tools to help you increase your knowledge and get in the game. You can earn huge commissions when you understand this piece of the business!

### Master Investor Series

#### Modules:

- BPO
- The investment analysis
- Financing foreclosures
- Preparing buyers to purchase foreclosures

#### PLUS!

- Finding & working with investors
- Bulk REO and loan pool sales
- FHA 203k specialist

## The Resort & Second-Home Markets

February 11, 2013 – 8:30am – 5pm

The NAR Resort and Second-Home Property Specialist (RSPS) Certification enables REALTORS® in resort and second-home markets around the world to distinguish themselves among both their peers and consumers. It communicates to consumers that RSPS Certification holders have the specialized skills and knowledge needed to help them make informed decisions about buying and selling resort and second-home properties. RSPS Certification is the official resort and second-home certification of the NAR family and is searchable in the National REALTORS® Database System (NRDS). According to the NAR Investment and Vacation Home Buyers Survey, 2011, vacation homes comprised 10% of all sales; investment properties, 17% of all sales. A key finding in the report is: "Looking forward, the typical vacation buyer plans to own their vacation home for 13 years and about one-third of them are likely to buy another vacation or investment home in the next two years." This last statement demonstrates the value to the RSPS agent of networking and building a referral network.

## AGENTS: Learn Benefits of Using QuickBooks Desktop Edition

Registration 9am • Seminar Noon

### ■ January 30, 2013 8:30am

East Broward DCOTA  
1815 Griffin Rd., Ste. 104, Dania Beach, FL 33004

### ■ January 31, 2013

MIAMI HQ Office  
700 S. Royal Poinciana Blvd., Ste 400, Miami, FL 33166

- Bring your computer to class and learn "hands on" how to own a more profitable business.
- Take advantage of legal write-offs and deductions.
- Avoid tax trouble with accurate record keeping.
- Complete Bank reconciliations with ease.
- Learn to send your tax information to the tax preparer with just a couple of clicks.
- Track your business:
  - What do you own and to whom?
  - What do others owe you?
  - What is your profitability ratio?
  - What is your return on marketing dollars?
- Learn how to manage:
  - Online Banking
  - Budgets and Forecasts

## BROKERS: Learn Benefits of Using QuickBooks Desktop Edition

Registration 12:30pm • Seminar 1pm – 5pm

### ■ January 30, 2013

East Broward DCOTA  
1815 Griffin Rd., Ste. 104, Dania Beach, FL 33004

### ■ January 31, 2013

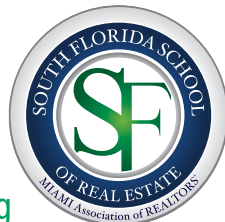
MIAMI HQ Office  
700 S. Royal Poinciana Blvd., Ste 400, Miami, FL 33166

- Bring your computer to class and learn "hands on" how to own a more profitable business.
- Learn how to manage:
  - Online Banking
  - Budgets and Forecasts
  - Escrow Accounts
  - Multiple users
  - Inventory
  - Bills and Reimbursements
  - Monthly Reports to Landlords and Tenants
- File Forms electronically
  - e-Filing for 1099 forms have never been easier
  - Collect Sales Tax and track payments
- Take advantage of legal write-offs and deductions.
- Avoid tax trouble with accurate record keeping.
- Complete Bank reconciliations with ease.
- Learn to send your tax information to the tax preparer with just a couple of clicks.
- Track your business:
  - What do you own and to whom?
  - What do others owe you?
  - What is your profitability ratio?
  - What is your return on marketing dollars?

## 45 Hour Post Licensing

This course is at no cost for MIAMI Mbrs. The book is available at \$35 (\$189 Non Members)

A full schedule of pre- and post licensing courses will be hosted by our new South Florida School of Real Estate - go to [SFREschool.com](http://SFREschool.com) for schedules and pricing.





# Announcing the South Florida School of Real Estate

The Miami Association of REALTORS® has launched the South Florida School of Real Estate, a full-service real estate school with top instructors, convenient locations, and competitive pricing. The school, which began operations in January 2013, will offer industry professionals pre- and post-license state real estate courses in English and Spanish.

Courses will be offered at four convenient MIAMI locations in Miami-Dade and Broward counties - Coral Gables, MIAMI North, DCOTA and Sawgrass - featuring state-of-the-art facilities with dual screen presentations and comfortable seating. Flexible schedules will allow students to choose from day or evening classes.

## Expansive Curriculum

State licensed instructors who are also practicing professionals will offer both the sales associate 63-hour pre-licensing course and the 45-hour post-licensing course, which is required prior to the first license renewal. Students can also fulfill the 14-hour continuing education course, required prior to all subsequent renewals. Additional curriculum will be available in the near future, including broker licensing and post-licensing courses.

## 45 hrs. Post License

### for MIAMI Members at no Additional Cost

MIAMI members can take the 45-hour post-license course, which is typically priced at more than \$200 at



other schools, at no cost, except purchase of the text book. Cost for non-members is \$189. The 14-hour continuing education course will be available to members at drastically reduced prices.

## The Professional Advantage

There is no need to look elsewhere; the South Florida School of Real Estate has the professional advantage!

- Quality instructors
- Cutting-edge facilities
- Convenient locations
- Lowest prices available

Rick Burch, past chairman and president of MIAMI, has been named director of the real estate school. He brings vast experience as a top real estate instructor and practicing REALTOR® to the new school, offering students in-depth knowledge, insight, and information.

Visit us at [SFREschool.com](http://SFREschool.com) for more information.



**Rick Burch**, CRB, CRS, GRI, ePro, TRC, AHWD

Director of South Florida School of Real Estate

P: 954-505-5188

F: 954-505-5187

[rick@miamire.com](mailto:rick@miamire.com)

# Designation Requirements

## CRS: Certified Residential Specialist

### Option A

**Production Requirements:** 75 transactions within any five years OR \$25 million within any five years

**CRS Education:** 32 Credits, 16 Credits Must Come from CRS Courses

**Elective Requirements:** 32 Credits

### Option B

**Production Requirements:** 25 transactions (with no time frame) OR \$8 million with a minimum of 10 transactions within any 2 years

**CRS Education:** 48 Credits, 16 Credits Must Come from CRS Courses

**Elective Requirements:** 32 Credits

### Pro-Program\*

**Production Requirements:** 150 Transactions OR An average of \$1 million per year of experience with a minimum of 40 transactions (i.e. 10 years=\$10 mil, 15 years = \$15 mil, 25 years=\$25 mil, etc.)

**CRS Education:** 16 Credits, 16 Credits Must Come from CRS Courses

**Elective Requirements:** N/A

(\*To qualify for the Pro-Program individuals must be licensed for a minimum of 10 years.)

## Managers

**Production Requirements:** Directly oversee a minimum of 400 closed residential transactions OR Directly oversee \$80 million in closed residential transactions OR Have 4 years of real estate management experience

**CRS Education Requirement:** 48 Credits, 16 Credits Must Come from CRS Courses

**Elective Requirements:** 32 Credits

For more information go to [www.crs.com](http://www.crs.com) • (800) 462-8841

## GRI: Graduate REALTOR® Institute

**GRI Production Requirements:** Successfully Complete all 3 core courses within 5 years,

GRI-I: Standards of Practice

GRI-II: Essential Real Estate Techniques

GRI-III: Real Estate Specialties

For more info go to [floridarealtors.org](http://floridarealtors.org) or (407) 438-1400

## CCIM: Certified Commercial Investment Member

- Become a Candidate of the Institute
- Successfully complete all four core courses (CI 101, CI 102, CI 103, CI 104)
- Earn three elective credits - Elective credits can be earned through a variety of sources, such as completing the CCIM intro course or attending the Core Concepts Review course.
- Prepare and submit the Portfolio of Qualifying Experience
- Pass the Comprehensive Exam

For more information go to [www.ccim.com](http://www.ccim.com)

## e-PRO: Certified Commercial Investment Member

- By becoming an e-PRO®, you not only prove to consumers that you use the most advanced real estate technology to provide exceptional service, you also take the lead in your market with the many benefits the e-PRO® certification offers your business.
- Consumers find you first through a search on our e-PRO® website.
- Your name stands out at REALTOR.org and White Pages at REALTOR.com®.
- You customize all e-PRO® marketing materials to work best for you.
- You keep up-to-date on the latest technologies with free e-PRO® webinars.
- You gain new networking opportunities with tech-savvy REALTORS®.

## REQUIREMENTS

There is no separate application fee for the e-PRO® certification. Courses are available live and online. You can choose either of these options:

- Must complete Day 1 online/offline (cost is dependent on the course provider) AND
- e-PRO® Day 2 online

**Leticia Oliver**, e-Pro, CIPS, RSPS, TRC  
Chief of Professional Development

[letty@miamire.com](mailto:letty@miamire.com)



# Do You Know When Your Real Estate License Expires?

You have two easy ways to check.

1. On the front of your Real Estate license.
2. Visit [www.myfloridalicense.com](http://www.myfloridalicense.com) & select "renew/maintain a license".

## Requirements to renew your license for the first time;

- A sales associate must complete the 45-hour post-licensing course, within the initial renewal period, prior to the expiration date.
  - Failure to complete post-licensing education or pay the renewal fee prior to the initial expiration date will result in the license becoming null and void. After a license becomes null and void you will be required to re-apply for a license and retake the required pre-licensing education again if you would like to be re-licensed.
- A broker must complete the 60-hour post-licensing course, within the initial renewal period, prior to the expiration date.

## Requirements to renew your license after the first renewal;

- A sales associate is required to complete 14 hours of continuing education every two years prior to renewing the license as long as it is not the first renewal. (Post licensing education must be done in order to renew in the first renewal cycle.)
- Failure to complete the 14hrs CE will cause the license to become involuntary inactive. They will have to complete the continuing education and pay the fees to renew. The department allows up to 12 months after the expiration date to complete the 14 hours continuing education and pay the renewal fee, which will include a

late fee of \$45.00. You may not operate while your license is involuntary inactive.

- If a license go's delinquent for more than 12 months, but less than 24 months, the 28 hour reactivation education course is required as well as all renewal fees before the end of their 2nd renewal cycle. Failure to do so will result in the license expiring and going null and void. See Section 475.183, Florida Statutes for exact wording.
- A broker is required to complete 14 hours of continuing education every two years prior to renewing the license as long as it is not the first renewal. (Post licensing education must be done in order to renew in the first renewal cycle.)
- Failure to complete the 14hrs CE will cause the license to become involuntary inactive. The licensee can not renew the license if they have not done the required continuing education. The department allows up to 12 months after the expiration date to complete the 14 hours continuing education and pay the renewal fee, which will include a late fee of \$45. You may not operate while your license is inactive.
- If a broker allows the license to remain involuntary inactive for more than 12 months, but less than 24 months, a 28 hour reactivation education course is required as well as all renewal and late fees before the end of their second renewal cycle. Failure to do so will result in the license going to null and void. All renewals are made up of two components, education and fees. Both of these components must be complete before a license can be renewed.

In order to meet the required for 14 hour of continuing education you must complete 11 hours specialty hours and 3 hour Core Law. MIAMI Association of REALTORS® offers over 15 seminars that are approved for continuing education and are offered at our 6 locations throughout the year.

<b>14 hr. CE Courses</b>	<b>January 31- February 1</b> Coral Gables 245 Alcazar Avenue Coral Gables, Florida 33146	<b>February 14 - 15</b> MIAMI North 1550 NE Miami Gardens Dr. Ste. 400, Miami, FL 33179
	<b>January 31 - February 1</b> East Broward 1815 Griffin Rd. • Ste. 102 Dania Beach, FL 33004	<b>February 21 &amp; 22</b> Coral Gables 245 Alcazar Avenue Coral Gables, Florida 33146

<b>February 21 &amp; 22</b> Headquarters 700 S. Royal Poinciana Blvd. Ste 400 Miami, Florida 33166	<b>March 14 - 15</b> Headquarters 700 S. Royal Poinciana Blvd. Ste 400 Miami, Florida 33166
<b>February 28 - March 1</b> West Broward 13680 NW 14 St., Sunrise, FL 33323	<b>March 27 &amp; 28</b> Coral Gables 245 Alcazar Avenue Coral Gables, Florida 33146

**January 2013  
Grand Opening!**

# **South Florida School of Real Estate**

**of the Miami Association  
of REALTORS®**

## **A Full-Service Real Estate School:**

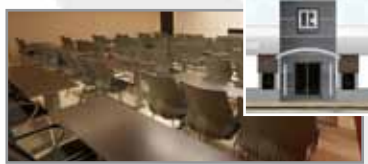
- Top Level, Experienced Instructors
- State-of-Art Facilities Conveniently Located in Miami-Dade & Broward
- Pre & Post-License State Real Estate Courses in English & Spanish
- Highly Competitive Pricing

## **The Professional Advantage**

There is no need to look elsewhere; the South Florida School of Real Estate has the professional advantage!

- Refer Prospective Licensees To Take the 63-Hour Pre-Licensing Course at the "Central Address" for Real Estate **SFRESchool.com** – Only \$395
- 45 hrs. Post License Course for MIAMI Members at no Additional Cost (except purchase of text book) Cost for Non-Members is \$189.
- 14-Hour Continuing Education Course at Drastically Reduced Prices for MIAMI Members
- Additional Courses Coming Soon...

## **Courses Offered at 4 Convenient Locations**



### **Coral Gables**

Near Alhambra Cir. & Ponce de Leon  
245 Alcazar Avenue  
Coral Gables, FL 33134



### **MIAMI North**

Next to Skylake Mall  
1550 NE Miami Gardens Drive, Ste. 400  
Miami, Florida 33179



### **East Broward - DCOTA**

Near I-95 & Griffin Rd.  
1815 Griffin Road, Suite 104  
Dania Beach, FL 33004



### **West Broward - Sawgrass**

Sawgrass Int'l Corp. Park  
13680 NW 14th St.  
Sunrise, FL 33351

# **SFRESchool.com**

Attend the school operated by the MIAMI Association of REALTORS® is the largest local REALTOR® Association in the U.S. representing more than 25,000 members in all aspects of real estate sales, marketing & brokerage.

